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Printed in the United States of America

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WELCOME

merica is a country of entrepreneurs. It was built by entrepreneurs, and over the years, our **A** economy has grown on the strength of our entrepreneurs. America has an economy that regenerates, is flexible, and adapts to opportunity. And this is due in large part to the entrepreneurial spirit and drive of small business owners like you.

The U.S. Small Business Administration plays a vital role in enabling America's entrepreneurs and small business owners. Some of America's corporate icons, in fact, received some help from SBA along the way companies like Intel, Apple, Staples, FedEx, Nike, and Under Armour, to name a few.

Through our wide array of services – loan quaranties, assistance for small businesses in federal contracting, and business counseling - the SBA has helped millions of entrepreneurs start and grow their small businesses. The agency continues to expand our support for small businesses. We currently quarantee more than \$75 billion in loans and investments; our resource partners' network of more than 1,500 centers provide counseling to more than 1 million entrepreneurs every year; and we helped small businesses secure close to \$80 billion in prime federal contracts.

This resource guide is your roadmap to all of our valuable products and services. We hope that you'll read it closely; the SBA team has worked hard to ensure the information here is useful and up to date. In addition, we encourage you to visit your local SBA District Office, which is a great portal to SBA assistance and can help you start and grow your business.

Entrepreneurs and small business owners will continue to drive our economy, and the SBA and our network of resource partners will continue to enable their success. In the pages of this resource guide, you'll be able to find important information about all of the products and services that the SBA offers to help you.

Running your own business is challenging: the hours are long and the demands are high. But it is also rewarding. As you work to realize your small business dreams, we hope that you'll keep in mind all that SBA can offer, and let us help you succeed.

About the SBA

www.sba.gov Your Small Business Resource

Every day, the U.S. Small Business Administration and its nationwide network of partners help millions of potential and current small business owners start, grow and succeed.

Resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.

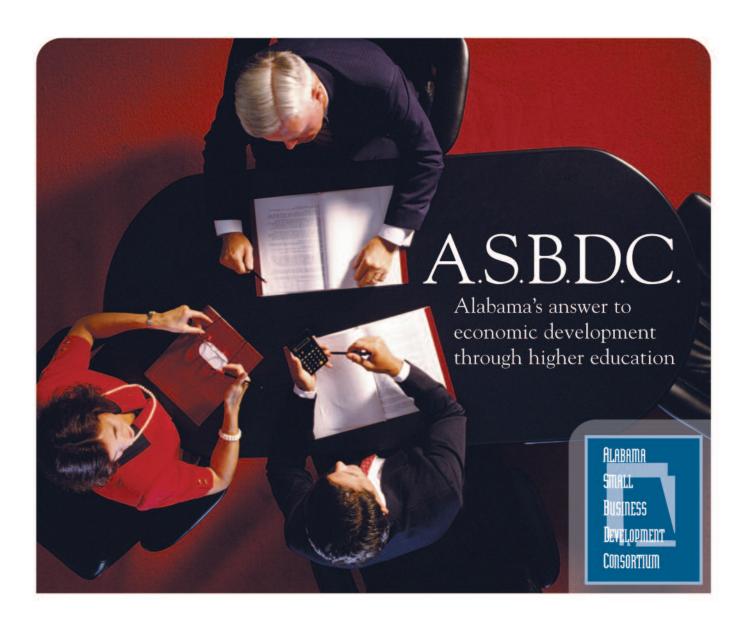
SBA offers help in the following areas:

- · Starting a Business
- Financing a Business

- Growing a Business
- · Opportunities in Contracting
- · Recovering From Disaster
- · A Voice for Small Business in Government

Visit SBA online at www.sba.gov for 24/7 access to small business news, information and training for entrepreneurs.

All SBA programs and services are provided on a nondiscriminatory basis.



► BUSINESS COUNSELING

- Business Plans
- Cash Flow Analysis
- Starting a Business
- Loan Package Assistance
- Training Workshops

► GOVERNMENT PROCUREMENT

- Registrations
- Bid Information Delivery
- Proposal Assistance
- Procurement Workshops
 & Conferences

► INTERNATIONAL TRADE

- Importing/Exporting
- Foreign Business Information
- International Standards

ALABAMA SMALL BUSINESS DEVELOPMENT CONSORTIUM

Contact us today at www.asbdc.org to find the Small Business Development Center near you.



Message From The District Director

Rules For Success

Like today's small businesses, large corporate success stories started with only an entrepreneur and a dream.



ince it's founding on July 30, 1953, the U.S. Small Business Administration has delivered about 20 million loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses.

Small businesses remain a vital part of our local, state and national economy because they

- Comprise over 99% of all employer firms
- Account for about half of all private sector employees
- Make up almost 45% of total US private payroll
- Have generated 60-80% of all new jobs created in the last decade
- Account for 40% of high-tech employees
- Comprise 97% of all identified exporters
- Hold 13 times more patents per employee than large patenting firms

Now is still a good time to think about starting a business, but now more than ever you need to think harder and smarter to build a viable business plan. Entrepreneurship is not for wimps!

This Resource Guide was designed to be an invaluable list of professionals to assist you in achieving your dream of owning your own business. Our network of resource partners—Small Business Development Centers, Women's Business Centers, SCORE chapters (Service Corps of Retired Executives) are all here to assist you in "doing your homework" and giving your business every chance to start, grow and succeed. As a bonus, the services you receive from the SBA and our resource partners are provided at no cost to you.

The Alabama District Office is here to assist you as well. The dedicated staff has over 150 years of combined experience in helping small businesses. In addition, our website at www.sba.gov/al has a treasure trove of information and assistance that you can access 24/7.

Congratulations on your decision to own your own business. On behalf of the District Office staff, I wish you every success in your endeavors.

Sincerely,

Thomas A. Tout

Thomas A. TodtDistrict Director of
SBA's Alabama District Office

We Welcome Your Questions

For extra copies of this publication or questions please contact:

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Tel.: 205-290-7101 Fax: 205-290-7404

Website: www.sba.gov/al



The SBA helps business owners grow and expand their businesses every day.

Doing Business in Alabama

THE ALABAMA DISTRICT OFFICE

The Alabama District Office is responsible for the delivery of SBA's many programs and services. The District Director is Thomas Todt. The District Office is located at 801 Tom Martin Drive, Suite 201, Birmingham. AL 35211. Office hours are from 8:00 AM until 4:30 PM. Monday through Friday.

The SBA also has an Alternate Work Site. located in Mobile. AL. Brent McMahan is Senior Area Manager for the Mobile area. Mr. McMahan can be reached at 251-544-7401 or via email at: brent.mcmahan@sba.gov.

CONTACTING THE ALABAMA DISTRICT OFFICE

For program and service information, please contact the Alabama District Office at 205-290-7101.

SERVICES AVAILABLE

Financial assistance for new or existing businesses through guaranteed loans made by area bank and non-bank lenders.

Free counseling, advice and information on starting, better operating or expanding a small business through the Service Corps of Retired Executives (SCORE), Small Business Development Centers (SBDC) and Women's Business Centers (WBC). They also conduct training events throughout the district some require a nominal registration fee.

Assistance to businesses owned and controlled by socially and economically disadvantaged individuals through the Business Development Program.

Business Women's Ownership Representative is available to assist women business owners. For more information go to the website: www.cawbc.org or www.onlinewbc.org.

Special loan programs are available for businesses involved in international trade.

For information concerning an existing SBA Disaster loan, please contact the Birmingham Disaster Home Loan Servicing Center at 800-736-6048 or 205-290-7141.

SUCCESS STORY

Horizon Shipbuilding, Inc.

Travis Short, President (Right) Horizon Shipbuilding Teresa Wilson, (Left) Public Information Officer SBA

Bayou La Batre, Al - Horizon Shipbuilding, Inc. has been awarded the 2008 Exporter of the Year by the U.S. Small Business Administration.

This home-grown small business exporter makes very specialized work boats to the exacting standards of military, government and commercial vessel operators in waters around the globe. True to the tenacity and leadership of the company's president and owner, Mr. Travis Short, Horizon has weathered several hurricanes, rebuilt and invested in its facilities, and grown the business through exports. The firm also utilized a variety of SBA loan programs including the 504, Export Working Capital, and Disaster loans to help sustain the

business along the way to its position as the largest employer in Bayou La Batre with over 230 employees.

Congratulations to Travis Short and all the employees of Horizon for providing high quality jobs, strengthening the local economy, and serving customers around the world with a great product made in Alabama.

Horizon received technical assistance from the Alabama International Trade Center, the Alabama Small Business Development Consortium and the U.S. Small Business Administration.

ALABAMA

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MESSAGES



Message From the State Director of the Alabama Small Business Development Consortium



The Alabama Small Business Development Consortium is proud to be a partner of the U.S. Small Business Administration. The ASBDC provides management and technical assistance, counseling and training to current and prospective small business owners. Administered by the SBA, our program is a cooperative effort of the educational community, private sector, and federal and state government. The ASBDC provides business assistance services through a network of 11 Small Business Development Centers and includes the Alabama International Trade Center that specializes in international trade assistance.

The Alabama SBA Resource Guide is an invaluable tool for entrepreneurs. Virtually every major source of assistance and contact point for businesses is contained in the Guide. Business owners seeking additional information may want to review the ASBDC's Guide to Doing Business in Alabama that is available online at www.asbdc.org.

If you are seeking business assistance in starting or operating your business, the SBA and the Small Business Development Centers can provide a wide variety of services. Please give us a call.

Sincerely,

M. William Campbell, Jr.

William Campbell Jr.

State Director of the Alabama Small Business Development Consortium



Message From the Executive Director of Central Alabama Women's Business Center



The Central Alabama Women's Business Center is located in Birmingham and is a partner of the U.S. Small Business Administration. Our focus is to help small businesses attain their full potential. We work with start up or existing businesses to empower them through one-on-one coaching and developing their skills via training programs. In addition, we provide financial and lending expertise and assistance

Our primary service areas are the seven central counties of Alabama (Jefferson, Shelby, St. Clair, Walker, Tuscaloosa, Blount and Talladega) surrounding Birmingham. Our Center has been assisting entrepreneurs in this service area for over 5 years.

Remember, both aspiring and existing entrepreneurs, business success has a greater chance of occurring when you have PASSION for what you do, have a PLAN of action, can PERSEVERE over the hurdles, and finally have PATIENCE for the outcomes. Please contact us or visit our website at www.cawbc.org.

Sincerely.

Edith Ingram

Project Director of the Central Alabama Women's Business Center

205-453-0249 info@cawbc.ora

www.cawbc.ora



Message From the District Director of SCORE



SCORE is proud to be a part of the Alabama Resource Guide. This Guide contains numerous resources that can be of assistance to small business entrepreneurs. With the assistance of this Guide you should be able to locate invaluable assistance and services in your local area.

SCORE is sponsored by the Small Business Administration and has chapters throughout Alabama. A new Chapter recently opened in Huntsville which covers northeast Alabama. SCORE chapters in Alabama have provided assistance to 5,321 business owners in Fiscal Year 2007.

SCORE offers FREE and CONFIDENTIAL counseling to small business owners whether they are starting or trying to grow.

As "Counselors to America's Small Business," SCORE can give both practical and technical guidance wherever and whenever it is needed.

Please feel free to contact the SCORE chapter nearest you for assistance. A list of our chapters can be found in this Guide.

To learn more about SCORE visit our website at www.score.org. If you need additional assistance please call or visit our office.

Good luck in your business endeavors.

Sincerely,

Hutch Cole

District Director of SCORE

Hutch Cole



Message From the Project Director of the Women's Business Center, Inc.



The Women's Business Center, Inc., (WBC) is proud to be a partner of the U.S. Small Business Administration's Office of Women's Business Ownership. We are equally proud to be included in the Alabama Resource Guide, a valuable tool for business success.

Over the past 14 years, the WBC has become a recognized leader in our community in providing one-on-one counseling, entrepreneurial training, mentoring, access to lending, procurement and certification opportunities, basic internet training and seminars to women and women owned businesses.

As we move into 2008, our great staff, generous volunteers, professional consultants, resource partners and powerful board of directors, will support us in our mission to satisfy our newly awarded SBA contract called the WBC Bizmobile Project, which will allow us to serve seven counties; Baldwin, Clarke, Conecuh, Escambia, Mobile, Monroe and Washington counties in rural southern Alabama.

As your Women's Business Center, it is our goal to continue to deliver empowering business services to you. Let us know how we can assist you in your business goals or answer any of your questions about our programs or services, please contact us at info@womenbiz.biz or visit us at www.womenbiz.biz or call us at 251-660-2725.

To Your Business Success,

Sylva Browch

Sylvia Browder

Project Director of the Women's Business Center, Inc.

INTRODUCTION

GETTING STARTED

The SBA Can Help You Start And Expand Your Own Business



very day the U.S. Small Business Administration and its nationwide network of resource partners help millions of potential and current small business owners start, grow and succeed.

Whether your target market is global or just your neighborhood, the U.S. Small Business Administration and its partners can help at every stage of turning your entrepreneurial dream into a thriving business.

If you're just starting, the SBA and its resources can help you with loans and business management skills. If you're already in business, you can use the SBA's resources to help manage and expand your business, obtain government contracts, recover from disaster, and have your voice heard in the federal government.

You can access SBA help online 24 hours a day at **www.sba.gov** or visit one of our local offices for assistance.

Resources To Get You Started

Our resources include the SBA's district offices serving every state and territory, nearly 400 offices of SCORE – Counselors to America's Small Businesses, more than 1,000 Small Business Development Centers primarily located on college campuses, and approximately 114 Women's Business Centers located across the country. More information about SCORE, SBDCs and the WBCs is detailed later in this publication, or you can click on www.score.org,

http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html for SBDCs or www.sba.gov/services/ and choose "Women's Business Centers from the "Counseling & Assistance" heading at the bottom.

These professionals can also help you with writing a formal business plan, locating sources of financial assistance, managing and expanding your business, finding opportunities to sell your goods or services to the government, recovering from disaster or acting as advocates for small businesses with Congress and regulatory agencies.

The SBA has programs for helping special audiences, such as women and veterans, become small business owners.

Most new business owners who succeed have planned for every phase of their success. Thomas Edison, the great American inventor, once said, "Genius is I percent inspiration and 99 percent perspiration." That same philosophy also applies to starting a business.

First, you'll need to generate a little bit of perspiration deciding whether you're the right type of person to start your own business.

IS ENTREPRENEURSHIP FOR YOU?

In business, there are no guarantees. There is simply no way to eliminate all the risks associated with starting a small business - but you can improve your chances of success with good planning, preparation, and insight. Start by evaluating your strengths and weaknesses as a potential owner and manager of a small business. Carefully consider each of the following questions:

- Are you a self-starter? It will be entirely up to you to develop projects, organize your time, and follow through on details.
- How well do you get along with different personalities? Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals such as lawyers, accountants, or consultants. Can you deal with a demanding client, an unreliable vendor, or a cranky receptionist if your business interests demand it?
- How good are you at making decisions?
 Small business owners are required to make decisions constantly - often quickly, independently, and under pressure.
- Do you have the physical and emotional stamina to run a business? Business ownership can be exciting, but it's also a lot of work. Can you face six or seven 12-hour workdays every week?
- How well do you plan and organize? Research indicates that poor planning is responsible for most business failures. Good organization — of financials, inventory, schedules, and production can help you avoid many pitfalls.

ON THE UPSIDE

It's true, there are a lot of reasons not to start your own business. But for the right person, the advantages of business ownership far outweigh the risks.

- You get to be your own boss.
 - Hard work and long hours directly benefit you, rather than increasing profits for someone else.
 - A new venture is exciting.
 - Earnings and growth potential are far less limited.
 - Running a business will provide endless variety, challenge and opportunities to learn.

Visit us online: www.sba.gov/al

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EVALUATE

Start by evaluating your strengths and weaknesses

- 1. Are you a self-starter?
 - It will be up to you not someone else telling you to develop projects, organize your time and follow through on details.
- 2. How well do you get along with different personalities?

Business owners need to develop working relationships with a variety of people including customers, vendors, staff, bankers, lawyers, accountants and consultants. Can you deal with a demanding client, an unreliable vendor or a cranky staff person?

3. How good are you at making decisions?

Small business owners are required to make decisions constantly, often quickly, under pressure.

4. Do you have the physical and emotional stamina to run a business?

Business ownership can be challenging, fun and exciting. But it's also a lot of hard work. Can you face 12-hour workdays six or seven days a week?

5. How well do you plan and organize?

Research indicates many business failures could have been avoided through better planning. Good organization – of financials, inventory, schedules, production – can help avoid pitfalls.

- Is your drive strong enough? Running a business can wear you down emotionally. Some business owners burn out quickly from having to carry all the responsibility for the success of their business on their own shoulders. Strong motivation will help you survive slowdowns and periods of burnout.
- How will the business affect your family? The first few years of business start-up can be hard on family life. It's important for family members to know what to expect and for you to be able to trust that they will support you during this time. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk in the short-term.

Once you've answered those questions, you should consider what type of business you want to start.

FRANCHISING

There are more than 3,000 franchised businesses. The challenge is to decide on one that both interests you and is a good investment. Many franchising experts suggest that you comparison shop by looking at multiple franchise opportunities before deciding on the one that's right for you.

Some of the things you should look at when evaluating a franchise: profitability, effective financial management and other controls, a good image, integrity and commitment, and a successful industry.

In the simplest form of franchising, while you own the business, its operation is governed by the terms of the franchise agreement. For many, this is the chief benefit for franchising. You are able to capitalize on a business format, trade name, trademark and/or support system provided by the franchisor. But you operate as an independent contractor with the ability to make a profit or sustain a loss commensurate with your ownership.

If you are concerned about the risk involved in a new, independent business venture, then franchising may be the best business option for you. Remember that hard work, dedication and sacrifice are key elements in the success of any business venture, including franchising.

For more information visit the SBA Web site at:

http://www.sba.gov/smallbusinessplanner/st art/ and click on "Buy a Franchise" from the menu on the right side; or visit the Franchise Registry at www.franchiseregistry.com/ or call your local SBA office.

HOME-BASED BUSINESS CONSIDERATIONS

Going to work used to mean traveling from home to a plant, store or office. Today many people do some or all their work at home.

Garages, basements and attics are being transformed into the corporate headquarters of the newest entrepreneurs — the home-based business person.

Getting Started

Before diving headfirst into a home-based business, you must know why you are doing it. To succeed, your business must be based on something greater than a desire to be your own boss. You must plan and make improvements and adjustments along the road.

Ask yourself these questions — and remember, there are no best or right reasons for starting a home-based business. But it is important to understand what the venture involves.

Working under the same roof where your family lives may not prove to be as easy as it seems. It's important to work in a professional environment. One suggestion is to set up a separate office in your home to create this professional environment.

Ask yourself:

- Can I switch from home responsibilities to business work?
- Do I have the self-discipline to maintain schedules?
- Can I deal with the isolation of working from home?
- Am I a self-starter?

Finding Your Niche

Choosing a home business must be approached carefully.

Ask yourself:

- Does my home have the space for a business?
- Can I identify and describe the business I want to establish?
- Can I identify my business product or service?
- Is there a demand for that product or service?
- Can I successfully run the business from home?



For ALL Your Franchising Needs

Go To:

www.franmarket.com/sba

Legal Requirements

A home-based business is subject to many of the same laws and regulations affecting other businesses.

Some general areas include:

- Zoning regulations. If your business operates in violation of them, you could be fined or shut down.
- Product restrictions. Certain products cannot be produced in the home. Most states outlaw home production of fireworks, drugs, poisons, explosives, sanitary or medical products and toys.
 Some states also prohibit home-based businesses from making food, drink or clothing.

Be sure to consult an attorney and your local, city and state departments of labor to find out which laws and regulations will affect your business. Additionally, check on registration and accounting requirements needed to open your home-based business. You may need a work certificate or license from the state. Your business name may need to be registered with the state. A separate business telephone and bank account are good business practices.

Also remember, if you have employees you are responsible for withholding income and social-security taxes, and for complying with minimum wage and employee health and safety laws.

If you're convinced that working from home is for you, it's time to create your business plan. The SBA and its resource partners, such as SCORE, SBDCs and WBCs can help make the process easier.

REACHING UNDERSERVED AUDIENCES

Women Business Owners

Women entrepreneurs are changing the face of America's economy. In the 1970's, women owned less than five percent of the nation's businesses. Today, they are at least equal owners of nearly half the nation's businesses and are majority owners of about a third of all small businesses. SBA serves women entrepreneurs nationwide through its various programs and service, some of which are designed especially for women. Many of these are overseen by SBA's Office of Women's Business Ownership.

Women's business ownership representatives in every SBA district office coordinate services for women, helping them access appropriate training, counseling, mentoring, federal contracting opportunities, financing, and more. They can also provide information on other local resources, including SBA resource partners and lenders.

The SBA's Women Business Centers are a nationwide network of 114 community-based centers that provide business training, counseling, mentoring and other assistance geared to women, particularly those who are socially and economically disadvantaged. To meet the needs of women entrepreneurs, the WBCs offer their services at convenient times and locations. Some offer child care during training and many provide assistance and materials in different languages, depending on the needs of the individual communities they serve. Classes are either free or offered at a small fee, and scholarships are often available to those who need them.

A number of WBCs also provide courses and counseling via the Internet, mobile classrooms and satellite locations.

Both SBA district offices and women's business centers offer mentoring roundtables. If there is not an existing roundtable nearby, women's business centers may be able to help women entrepreneurs set them up.

To find the nearest women's business ownership representative or women's business center, and to learn more about SBA programs and services, visit the Office of Women's Business Ownership at www.sba.gov/women.

Big money for small business.



For more than 25 years, FoundationCapital (formerly Birmingham CityWide Local Development Company) has been the creative financing resource for small business in Birmingham. Now we're statewide. As a non-profit corporation, we administer the SBA 504 loan program financing long-term, fixed assets for startups and expansions. So for everything from buildings and land to new equipment, we can help you get the money to make your business grow in Alabama.



FoundationCapital

1500 1st Avenue North - Suite B108 Birmingham, Alabama 35203 T 205,250,6380 foundationcapital.biz

Visit us online: www.sba.gov/al ALABAMA Small Business Resource — 11

Central Alabama Women's Business Center

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Other Women's Programs

U.S. Women's Chamber of Commerce

http://www.sblink.us/html/uswcc.aspx

National Association of Women Business Owners (NAWBO) - Birmingham

P.O. Box 55414

Birmingham, AL 35255-5414 Voice Message Center: 205-970-6316 ext. 324 ruwena_healy@yahoo.com www.nawbobirmingham.org

Women's Business Council

c/o Huntsville/Madison County Chamber of Commerce P.O. Box 804 Huntsville, AL 35804 256-535-2013 jjeffers@hsvchamber.org

Women's Economic Development Council

www.wedc-online.com info@wedc-online.com

Women's Economic Development Foundation

www.wedcfoundation.org

WEBSITE

Business plan help

The nearest SCORE chapter can be located at: www.score.org.

For business plan help at the SCORE Web site, click on "Business Tools" from the left-hand menu, then click on "Template Gallery."

You can find the nearest VBOC at: www.sba.gov/vets.

To find WBCs, click on: www.sba.gov/services/ and choose "Women's Business Centers" from the "Counseling and Assistance" heading at the bottom.

You can also find business-plan help on the SBA's Web site at:

http://www.sba.gov/smallbusinessplanner/ then choose "Writing a Business Plan" from the "Plan Your Business" menu along the bottom.

VETERANS BUSINESS DEVELOPMENT

The SBA offers a variety of services to American veterans who have made or are seeking to make the transition from service member to small business owner. Each of SBA's 68 district offices throughout the country has designated a Veterans Business Development Officer to help veterans plan succeed prepare, and entrepreneurship. The Veterans Business Outreach Center Program provides online and face-to-face entrepreneurial development services such as business training, counseling and mentoring to eligible veterans owning or considering starting a small business. SBDCs and SCORE also provide targeted management assistance to veterans who are current or prospective small business owners. SCORE also provides resources and counseling services online at: www.score.org.

The SBA offers special assistance for activated Reserve and National Guard members and the small businesses they work in or own. Any self-employed Reserve or Guard member with an existing SBA loan can request from their SBA lender or SBA district office, loan payment deferrals, interest rate reductions and other relief after they receive their activation orders.

The SBA offers special low-interest-rate financing to small businesses when an owner or essential employee is called to active duty. The Military Reservist Economic Injury Disaster Loan Program provides loans to eligible small businesses to cover operating costs that cannot be met due to the loss of an essential employee called to active duty in

the reserves or National Guard. Small businesses may apply for MREIDLs of up to \$1.5 million if they have been financially impacted by the loss of an essential employee. The SBA has created a special Web page specifically for Reserve and Guard members at: http://www.sba.gov/aboutsba/sbaprograms/reservists/index.html.

To ensure that veterans, service-disabled veterans and Reserve and National Guard member entrepreneurs receive special consideration in all its entrepreneurial programs and resources, the SBA has established a fully staffed Office of Veterans Business Development. OVBD develops and distributes various informational materials for entrepreneurship such as the Veterans Business Resource Guide, VETGazette, Getting Veterans Back to Work, and various other materials. Veterans may access these resources and other assistance from OVBD visiting the Web site www.sba.gov/VETS/.

For more information or special assistance with government contracting, including programs for veterans and service-disabled veterans, please check the Contracting Opportunities section of this publication, and the Web site above.

SBA's Patriot Express Initiative has new and enhanced programs and services for veterans and members of the military community wanting to establish or expand small businesses. See the Financing section for more information on Patriot Express.

NATIVE AMERICAN BUSINESS DEVELOPMENT

The SBA is also working to ensure that entrepreneurship opportunities are available for American Indians, Native Alaskans and Native Hawaiians seeking to create, develop and expand small businesses. These groups have full access to the necessary business development and expansion tools available through the agency's entrepreneurial development, lending and procurement programs. More information is at: http://www.sba.gov/aboutsba/sbaprograms/nag/index.html

WRITING A BUSINESS PLAN

After you've thought about your business, the next step is to develop a business plan. The business plan is a formal document explaining in some detail your plans to develop a financially successful business. It's vitally important for two reasons:

- Preparing a business plan forces you to think through every aspect of your business. If you need outside money, your business plan will be one of the first things the lender or investor wants to see.
- A business plan serves as an assessment tool for you.

A comprehensive business plan is not done on the spur of the moment. It can be a long process, and you need good advice. The SBA and its resource partners, including Small Business Development Centers located on many college campuses, Veterans Business Outreach Centers, SCORE, Counselors to America's Small Business, and Women's Business Centers, have the expertise to help you craft a winning business plan.

You can find the nearest SBDC at: http://www.sba.gov/aboutsba/sbaprograms/sbdc/index.html.

IN GENERAL, HERE'S WHAT A GOOD BUSINESS PLAN CONTAINS:

Introduction

- Give a detailed description of the business and its goals.
- Discuss ownership of the business and its legal structure.
- List the skills and experience you bring to the business.
- Discuss the advantages you and your business have over competitors.

Marketing

- Discuss the products and services your company will offer.
- Identify customer demand for your products and services.
- · Identify your market, its size and locations.
- Explain how your products and services will be advertised and marketed.
- · Explain your pricing strategy.

Financial Management

- Develop an expected return on investment and monthly cash flow for the first year.
- Provide projected income statements, and balance sheets for a two-year period.
- · Discuss your break-even point.
- Explain your personal balance sheet and method of compensation.
- Discuss who will maintain your accounting records and how they will be kept.
- Provide "what if" statements addressing alternative approaches to problems that may develop.

Operations

- Explain how the business will be managed day-to-day.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.
- Account for the equipment necessary to produce your goods or services.
- Account for production and delivery of products and services.

Concluding Statement

Summarize your business goals and objectives and express your commitment to the success of your business. Once you have



completed your business plan, review it with a friend or business associate or SCORE counselor or Small Business Development Center representative.

Remember, the business plan is a flexible document that should change as your business grows.

SCORE

SCORE is a 10.500-member volunteer nonprofit association which operates under a cooperative agreement with the U.S. Small Business Administration. SCORE, with more than 40 years experience helping small businesses succeed, matches volunteer business-management counselors with clients in need of expert advice. SCORE has experts in virtually every area of business management and maintains a national skills roster to help identify the best counselor for a particular client. Volunteer counselors, whose collective experience spans the full range of American enterprise, share their management and technical expertise with both current and prospective small business owners.

Most SCORE volunteers are retired business owners or managers, though some members are still actively employed. Volunteers work in or near their home communities to provide management counseling and training to first-time entrepreneurs and current small business owners. They meet with clients at a SCORE chapter office, an SBA office or at the client's place of business.

Every effort is made to match a client's needs with a counselor who is experienced in a comparable line of business. All individual and team counseling is free; there may be a nominal fee for workshops and seminars.

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes and find solutions.

Any small business can obtain help from SCORE. Whether you are considering

starting your own business, have a business that is experiencing problems, are ready to expand, or need some other type of advice, SCORE can help. The approach is confidential and personal. You don't need to be applying for or have an SBA loan to participate in the program. In fact, an idea is all that is necessary; consultation and counseling before a business start-up is an important part of SCORE's service.

Tuscaloosa Chapter 0407

c/o Chamber of Commerce of West Alabama 2200 University Blvd./P.O. Box 020410 Tuscaloosa, AL 35402 205-758-7588 • 205-391-0565 Fax

Southern Alabama Chapter 0457

c/o Mobile Chamber of Commerce P.O. Box 2187 Mobile, AL 36601 251-431-8614 • 251-431-8646 Fax

Alabama Capitol Chapter 0598

c/o Montgomery Chamber of Commerce 600 S. Court St. Montgomery, AL 36014 334-240-6868 • 334-240-6869 Fax

Baldwin County Chapter 0630

University of South Alabama, Fairhope Campus 111 St. James Place Fairhope, AL 36532 251-928-6375 • 251-928-1415 Fax

Branch Office: Foley SCORE Office

c/o South Baldwin Chamber of Commerce P.O. Box 1117 Foley, AL 36536 251-943-3291 • 251-943-6810 Fax

Alabama Entrepreneurial Center

1400 Commerce Blvd., SCORE Ste. 20 Anniston, AL 36207 256-241-6111 • 256-831-8728 Fax

Birmingham SCORE Chapter

1731 First Ave. N., Ste. 200 Birmingham, AL 35203 205-264-8425

SCORE's Presence on the Internet

SCORE can also be found on the Internet at www.score.org. SCORE's presence on the Internet makes it possible to reach more small business clients than ever with online mentoring and counseling services.

Business owners are now turning to the technology of the Web to fulfill their needs for information and advice. SCORE is primed to meet their requests for help by offering email counseling, maps to local SCORE chapters, hotlinks to other business resources on the Internet and more at the click of a mouse. E-mail counseling is provided by the Cyber-chapter, which now includes more than 1,200 online members. You can choose from almost 800 unique skills to find the cybercounselor who best suits your individual needs, including special counseling for veterans, service-disabled veterans and Reserve component members. Log on to SCORE's Internet site at www.score.org to take advantage of the many services SCORE has to offer your business.

SMALL BUSINESS DEVELOPMENT CENTERS

As the SBA's largest non-finance program, Small Business Development Centers meet the needs of small businesses and promote economic development in local communities by helping to create and retain jobs. Partially funded by a cooperative agreement with SBA, SBDCs meet the counseling and training needs of more than 650,000 start-ups or existing business clients annually.

SBDCs provide services such as development of business plans, manufacturing assistance, financial packaging assistance, contracting assistance and international trade assistance. Special emphasis areas include ecommerce, technology transfer, IRS, EPA and OSHA regulatory compliance, research and development, Defense Economic Transition Assistance, disaster recovery assistance and market research. Based on client needs, SBDCs tailor their services to meet the evolving needs of the local small business community.

SBDCs deliver management and technical assistance to prospective and existing small businesses using an effective business education network of 63 lead centers and more than 1,000 service-center locations contracted to manage a broad-based SBDC program. SBDCs are located throughout the U.S., District of Columbia, Guam, Puerto Rico, American Samoa and the U.S. Virgin Islands.

There are specialized programs for small businesses owned by individuals who are socially and economically disadvantaged, women, veterans, Reservists, people with

disabilities and persons in low- and moderateincome urban and rural areas.

For more information, visit the Web site at: www.sba.gov/aboutsba/sbaprograms/sbdc/index.html.

Alabama Small Business Development Consortium

M. William Campbell Jr., State Director 1500 1st Ave. N., Ste. R118 Birmingham, AL 35203 205-307-6510 • 205-307-6511 Fax williamc@uab.edu www.asbdc.org

Alabama Small Business Procurement System ASBDC

University of Alabama
Pat Phillips, Procurement Director
500 Colonial Dr., 201 Bidgood Hall
Tuscaloosa, AL 35487
205-348-1687 • 205-348-6974 Fax
pkphillips@ua.edu
www.asbdc.org

Alabama International Trade Center

The University of Alabama
Brian Davis, Director
Bidgood Hall, Rm. 201/P.O. Box 870396
Tuscaloosa, AL 35487-0396
205-348-7621 • 205-348-6974 Fax
aitc@ua.edu
www.aitc.ua.edu

Alabama State University SBDC

Lorenza Patrick, Director
915 S. Jackson St.
Montgomery, AL 36101
334-229-4138 • 334-269-1102 Fax
lpatrick@alasu.edu
www.cobanetwork.com

Auburn University SBDC

Jacki DiPofi, Director Rm. 108, College of Business Auburn University, AL 36849-5243 334-844-4220 ● 334-844-4268 Fax jdipofi@business.auburn.edu

Jacksonville State University SBDC

Pat Shaddix, Director
700 Pelham Rd. N., 114 Merrill Hall
Jacksonville, AL 35265
256-782-5271 • 256-782-5179 Fax
sbdc@jsucc.jsu.edu
www.jsu.edu/depart/sbdc

University of Alabama Huntsville SBDC

Kannan Grant, Director College of Admin. Science Bldg. 301 Sparkman Dr., ASB 126A Huntsville, AL 35899 256-824-6422 www.sbdc.uah.edu

Alabama A&M University SBDC

Casandra Zeigler, Interim Director College of Business P.O. Box 429 Normal, AL 35762 256-372-8018 www.aamu.edu

Troy University SBDC

Sandra Lucas, Director 100 Industrial Blvd. Troy, AL 36081 334-674-2425 http://cibed.Troy.edu/sbdc

The University of Alabama SBDC

Paavo Hanninen, Director Alabama Institute for Manufacturing Excellence, Ste. 214 Tuscaloosa, AL 35487 205-348-7011 phaninen@cba.ua.edu http://sbdc.cba.ua.edu/

University of North Alabama SBDC

Dr. Rick Lester, Director
P.O. Box 5248, Keller Hall
School of Business
Florence, AL 35632-0001
256-765-4629 • 256-765-4813 Fax
cmlong@una.edu
www.una.edu/sbdc

University of South Alabama SBDC

Thomas Tucker, Director
MCOB Rm. 118
Mobile, AL 36688-0002
251-460-6004 • 251-460-6246 Fax
ttucker@usouthal.edu
www.southalabama.edu/sbdc

University of West Alabama SBDC

Donald Mills, Director Guy Hunt Technical Complex, Rm. 122 Station 35 Livingston, AL 35470 205-652-6734 • 205-652-3516 Fax www.sbdc.uwa.edu

U.S. EXPORT ASSISTANCE CENTER (USEAC)

U.S. Export Assistance Centers, which consist of SBA staff and the U.S. Department of Commerce in a single location, provide trade promotion and export-finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations. To find the USEAC nearest to you, go to: http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/useac/index.html.

Ray Gibeau

Sunbelt U.S. Export Assistance Center 75 Fifth St. N.W., Ste. 1055 Atlanta, GA 30308 404-897-6089

REGULATIONS

KNOWING THE RULES

Paying Attention to Detail Can Save Time and Money



It may be inconceivable to you that your home-based consulting service or handknit sweater business would have to comply with any of the numerous local, state, and federal regulations, but in all likelihood it will. Avoid the temptation to ignore regulatory details. Doing so may avert some red tape in the short term, but could be an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Below is a checklist of the most common requirements that affect small businesses, but it is by no means exhaustive. Bear in mind that regulations vary by industry. If you're in the food service business, for example, you will have to deal with the health department. If you use solvents, you chemical will environmental compliances to meet. Carefully investigate the regulations that affect your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties and jeopardize your business.

BUSINESS.GOV

Business.gov is the official business link to the U.S. government providing a one-stop shop for federal resources from the federal government agencies that regulate or serve businesses.

Business.gov's new "Permit Me" feature provides a single source for obtaining federal and state permits and professional licenses for businesses. While most businesses in the United States are required to obtain a

permit, professional license, or identification number to operate, finding the right license can be a major challenge for potential business owners.

"Feature Topics" focuses on common business concerns. It provides context to the compliance information provided on the site and helps business owners understand in plain language the regulatory requirements their businesses face. Additional topics will be added on a regular basis in response to the most frequent searches on the site.

The Content Partners Program formalizes relationships with government agencies, trade associations and professional organizations to develop compliance assistance tools and resources for small- and medium-sized businesses. Partner organizations provide domain specific compliance information featured on the site's Feature Topics and Compliance Guides pages. Business.gov is managed by the SBA in partnership with 21 other federal agencies. You're just a computer click away from help 24-hours a day at: www.business.gov.

BUSINESS ORGANIZATION

There are many forms of legal structure you may choose for your business. The most common structures are Sole Proprietorships, General and Limited Partnerships, C and S Corporations and Limited Liability Companies. Each legal structure offers organizational options which are appropriate for different personal situations and which affect tax and liability issues. We suggest you

research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

CHOOSING YOUR BUSINESS STRUCTURE

You may operate your business under one of many organizational structures. The most common organizational structures are sole proprietorships, general and limited partnerships, "C" and "S" corporations and limited liability companies.

Each structure offers unique tax and liability benefits. If you're uncertain which format of business is right for you, contact your local SBA office, SBDC, SCORE or WBC for assistance.

Sole Proprietorship

One person operating a business as an individual is a sole proprietorship. It's the most common form of business organization. Profits are taxed as income to the owner personally. The personal tax rate is usually lower than the corporate tax rates. The owner has complete control of the business, but faces unlimited liability for its debts. There is very little government regulation or reporting.

General Partnership

A partnership exists when two or more persons join together in the operation and management of a business. Partnerships are subject to relatively little regulation and are fairly easy to establish. A formal partnership is recommended to address potential conflicts such as, who will be responsible for performing each task; what, if any, consultation is needed between partners before major decisions, what happens when a partner dies, and so on. Under a general partnership each partner is liable for all debts of the business. Profits are taxed as income to the partners based on their ownership percentage.

Limited Partnership

Like a general partnership, a limited partnership is established by an agreement between two or more individuals. However, there are two types of partners.



- A general partner has greater control in some aspects of the partnership. For example, only a general partner can decide to dissolve the partnership. General partners have no limits on the dividends they can receive from profit so they incur unlimited liability.
- Limited partners can only receive a share
 of profits based on the proportional
 amount on their investment, and the
 liability is similarly limited in proportion to
 their investment.

"C" Corporation

A "C" corporation is a legal entity created under State law by the filing of articles of incorporation. A corporation is a separate entity having its own rights, privileges and liabilities, apart from those of the individual(s) forming the corporation. It's the most complex form of business organization and is comprised of shareholders, directors and officers. Since the corporation is an entity in its own right it can own assets, borrow money and perform business functions without directly involving the owners. Corporations are subject to more government regulation and it offers the owners the advantage of limited liability, but not total protection from lawsuits.

Subchapter "S" Corporation

Subchapter "S" references a special part of the Internal Revenue Code that permits a corporation to be taxed as a partnership or sole proprietorship, with profits taxed at the individual, rather than the corporate rate. A business must meet certain requirements for Subchapter "S" status. Contact the IRS for more information.

LLCs and LLPs

The limited liability company is a relatively new business form. It combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. As a separate entity it can acquire assets, incur liabilities and

conduct business. It limits liability for the owners. LLC owners risk only their investment, not personal assets. The limited liability partnership is similar to the LLC, but it is for professional organizations.

BUSINESS LICENSES

There are many types of licenses, both state and local as well as professional. Depending on what you do and where you plan to operate, your business may be required to have various state and/or municipal licenses, certificates or permits.

Licenses are typically administered by a variety of state and departments. Consult your state or local government for assistance. For additional information, contact:

Day Care Licenses

Alabama Department of Human Resources 1321 – 5th Ave. S. Birmingham, AL 35205 205–918–5100 www.dhr.state.al.us

FICTITIOUS BUSINESS NAME

Registering your business name, after doing a search to make sure that it is not already in use, protects you from others who might be using the same name. For more information, contact the county clerk's office in the county where your business is based.

Alabama Secretary of State

Corporation Division P.O. Box 5616 Montgomery, AL 36103-5616 334-242-5324 www.sos.state.al.us

BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

Liability Insurance — Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

Property – There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

Business Interruption – While property insurance may pay enough to replace damaged or destroyed equipment or buildings, how will you pay costs such as taxes, utilities and other continuing expenses during the period between when the damage occurs and when the property is replaced? Business Interruption (or "business income") insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

"Key Man" – If you (and/or any other individual) are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider "key man" insurance. This type of policy is frequently required by banks or government loan programs. It also can be used to provide continuity in operations during a period of ownership transition caused by the death or incapacitation of an owner or other "key" employee.

Automobile – It is obvious that a vehicle owned by your business should be insured for both liability and replacement purposes. What is less obvious is that you may need special insurance (called "non-owned automobile coverage") if you use your personal vehicle on company business. This policy covers the business' liability for any damage which may result for such usage.

Officer and Director – Under most state laws, officers and directors of a corporation may become personally liable for their actions on behalf of the company. This type of policy covers this liability.

Home Office – If you are establishing an office in your home, it is a good idea to contact your homeowners' insurance company to update your policy to include coverage for office equipment. This coverage is not automatically included in a standard homeowner's policy.

EMPLOYER IDENTIFICATION NUMBER

An EIN, Form SS-4, also known as a federal tax identification number, is used to identify a business entity. Generally all businesses need an EIN. You may apply for an EIN in a variety of ways, including online, phone, fax. Taxpayers can call a toll-free number, 800-829-4933, to get an EIN. Internal Revenue Service customer service representatives are available to answer calls Monday through Friday, from 7:30 a.m. to 5:30 p.m. customer's local time.

Taxpayers can fax EIN requests seven days a week/24 hours a day by dialing the fax number to one of three IRS Campus' that accept applications. The instructions on the newly revised Form SS-4, Application for Employer ID Number, indicate which IRS Campus is assigned to their specific state. Detailed information and an electronic SS-4 can be found at the IRS Small Business/Self Employed Community Web site at: http://www.irs.gov/businesses/small/index.html, click on New Businesses. Faxed applications are processed in four days. The IRS Campus' accepting faxed applications are:

Holtsville, NY 631-447-8960 Cincinnati, OH 859-669-5760 Philadelphia, PA 215-516-3990

IRS accepts third party Form SS-4's. Tax practitioners complete the new "Third Party Designee" section on their client's behalf by obtaining the client's signature on Form SS-4. IRS no longer requires that practitioners file a Form 2848, Power of Attorney or Form 8821, Tax Information Authorization to get an EIN for their clients.

FEDERAL SELF-EMPLOYMENT TAX

Everyone must pay Social Security and Medicare coverage. If you are self-employed, your contributions are made through the self-employment tax.

The IRS has publications, counselors and workshops available to help you sort it out. For more information, contact the IRS at 800-829-1040.

BUSINESS TAX INFORMATION

If you plan to hire employees you are also required to obtain a Federal Employee Identification Number from the IRS. To obtain the registration form and reference documents, contact the IRS at 800-829-1040 or visit their website: http://www.irs.gov/businesses/small/index.html for complete information. For more information, contact: Alabama Department of Revenue

P.O. Box 327480 Montgomery, AL 36132-7710 www.ador.state.al.us

State Withholding

334-242-1300 • 334-242-0112 Fax

Business Privilege Tax Division 334-353-7923

Corporate Tax Division

SALES TAX EXEMPTION CERTIFICATE

If you plan to sell products, you will need a Sales Tax Exemption Certificate. It allows you to purchase inventory, or materials, which will become part of the product you sell, from suppliers without paying taxes. It requires you to charge sales tax to your customers, which you are responsible for remitting to the state. You will have to pay penalties if it is found that you should have been taxing your products and now owe back taxes to the state. For information on sales tax issues, visit your state's Web page or contact:

Sales & Use Tax Division

P.O. Box 327710 Montgomery, AL 36132-7710 334-242-1490 www.ador.state.al.us

Small Business Financial Services



The Next Stage®

Flexibility means freedom.



With the flexibility of a Wells Fargo SBA loan, you'll have the freedom to take your small business to *The Next Stage*. With lending specialists that offer customized terms and payment options, you can consolidate debt, improve cash flow and more. You will get the expertise of a leading SBA lender, plus the support of a financial services provider that has been working with small businesses for 150 years. Call 1-800-545-0670 to talk to a specialist, or visit us online at wellsfargo.com/biz to start the guick and easy process of applying for a SBA loan.



Visit us online: www.sba.gov/al

ALABAMA Small Business Resource — 17

FEDERAL INCOME TAX

Like the state income tax, the method of paying federal income taxes depends upon your legal form of business. The following procedures must be considered:

Sole Proprietorship: You must file IRS Federal Form Schedule C along with your personal Federal Income Tax return (Form 1040) and any other applicable forms pertaining to gains or losses in your business activity.

Partnership: You must file a Federal Partnership return (Form 1065). This is merely informational to show gross and net earnings of profit and loss. Also, each partner must report his share of partnership earnings on his individual Form 1040 based on the information from the K-1 filed with the Form 1065.

Corporation: You must file a Federal Corporation Income Tax (Form 1120). You will also be required to report our earning from the corporation including salary and other income such as dividends on your personal federal income tax return (Form 1040).

FEDERAL PAYROLL TAX

Federal Withholding Tax: Any business employing a person must register with the IRS and acquire an EIN and pay federal withholding tax at least quarterly. File Form SS-4 with IRS to obtain number and required tax forms. Call 800-829-3676 or 800-829-1040 if you have questions.

SOCIAL SECURITY CARDS

All employees must have a social security card. It must be signed by its owner, and you should always ask to see and personally record the social security number. Failure to do so may cause your employee to lose benefits and considerable trouble for yourself in back tracking to uncover the error.

Each pay day, your employees must receive a statement from you telling them what deductions were made and how many dollars were taken out for each legal purpose. This can be on the check as a detachable portion or in the form of an envelope with the items printed and spaces for dollar deductions to be filled in. No deductions may be made by any employer for any reason unless the employee has previously signed a paper authorizing the deduction. There are no exceptions.

EMPLOYEE CONSIDERATIONS

Taxes

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly

reports about payroll taxes and other mandatory deductions. You may contact these government agencies for information, assistance and forms.

Social Security Administration

800-772-1213 http://www.ssa.gov

Federal Withholding

U.S. Internal Revenue Service 800-829-1040 http://www.irs.gov

Social Security's Business Services Online

The Social Security Administration now provides free electronic services online at www.socialsecurity.gov/employer/. Once registered for Business Services Online, business owners or their authorized representative can:

- file W-2s online, and
- verify Social Security Numbers through the Social Security Number Verification Service, which can be used for all employees prior to preparing and submitting Forms W-2.

Employee Insurance

If you hire employees you may be required to provide unemployment or workers' compensation insurance. For more information, contact one of the following: Employee Insurance

Commissioner of Insurance State of Alabama P.O. Box 303351 Montgomery, AL 36130 334-269-3550 www.aldoi.gov

Unemployment Compensation Insurance

334-242-8025 • 334-242-8258 Fax http://www.dir.state.al.us/uc

Worker's Compensation Division

649 Monroe St. Montgomery, AL 36130 334-353-0990 or 800-528-5166 334-353-8262 Fax www.dir.alabama.gov/wc

WORKPLACE PROGRAM

Americans with Disabilities (ADA): For assistance or clarification with the ADA, call 800-669-3362 or visit them at: http://www.ada.gov.

USCIS

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and

Immigration Services Office of Business Liaison offers a selection of information bulletins and live assistance through the Employer Hotline. For forms call 800-870-3676, for the Employer Hotline call 800-357-2099

SAFETY & HEALTH REGULATIONS

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration outlines specific health and safety standards adopted by the U.S. Department of Labor.

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. For more information, contact:

Federal Occupational Safety & Health Administration

Department of Labor 820 First St. N.E. Washington, DC 20020 866-487-2365 National Contact Center www.dol.gov

Occupational Safety & Health Administration (OSHA)

Birmingham Area Office 950 22nd St. N., Ste. 1250 Birmingham, AL 35203 205-731-1534 • 205-731-0504 Fax http://www.osha.gov

Mobile Area Office

1141 Montlimar Dr., Ste. 1006 Mobile, AL 36609 251-441-6131 • 251-441-6396 Fax

U.S. Department of Labor

P.O. Box 303500 Montgomery, AL 36130-3500 334-242-3460 • 334-240-3417 Fax www.ala.labor.state.al.us

U.S. Department of Labor

Wage and Hour Division 2015 N. 2nd Ave. Birmingham, AL 35203 205-731-1305 ● 205-731-3482 Fax www.dol.gov

AL State Dept. of Industrial Relations

Tax Department 3460 3rd Ave. S. Birmingham, AL 35202 205-254-1251 • 205-254-1264 Fax

Equal Employment Opportunity Commission (EEOC)

Ridgepark Place 1130 22nd St. S., Ste. 2000 Birmingham, AL 35205 205-212-2100 • 205-212-2101 Fax www.eeoc.gov/birmingham

Alabama Department of Environmental Management Hazardous Substance Compliance

Use of hazardous substances in businesses is highly regulated and there are heavy fines for non-compliance. If you need information about air, water, land uses, solid waste and hazardous materials call or write:

Ground Water/Office of Underwater Storage Tanks

1400 Coliseum Blvd.
Montgomery, AL 36110-2059
334-271-7700 • 334-270-5631 Fax
www.adem.state.al.us

Department of Environmental Management

110 Vulcan Rd. Homewood, AL 35209 205-942-6168 • 205-941-1603 Fax www.adem.state.al.us

BUILDING CODES, PERMITS AND ZONING

It is important to consider zoning regulations when choosing a site for your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district. Contact the business license office in the city or town where the business is located.

BAR CODING

GSI US™ (not a government agency) provides a unique company number to create bar codes (including UPCs) for your products. Many stores require bar coding on packaged products. Many industrial and manufacturing companies also use bar coding to identify items they receive and ship. GSI US, formerly the Uniform Code Council, Inc., provides tools and assistance to help you meet these requirements. For information, visit www.gslus.org/pc. For additional questions, contact:

7887 Washington Village Dr., Ste. 300 Dayton, OH 45459-8605 937-435-3870

Federal Registration of Trademarks and copyrights

Trademarks or service markets are words, phrases, symbols, designs or combinations that identify and distinguish the source of goods. Trademarks may be registered at both the state and federal level. To register a

federal trademark, contact: Patent and Trademark Office:

P.O. Box 1450 Alexandria, VA 22313-1450 800-786-9199 http://www.uspto.gov/

Trademark Information Hotline

703-308-9000

State Registration of a Trademark

Trademarks and service marks may be registered in a state.

Caution: Federally registered trademarks may conflict with and supersede state registered business and product names.

Patents

A patent is the grant of a property right to the inventor by the U.S. Patent and Trademark Office. It provides the owner wit the right to exclude others from making, using, offering for sale or selling the patented item in the United States.

Additional information is provided in the publications, General Information Concerning Patents and other publications distributed through the U.S. Patent and Trademark Office. For more information, contact the:

U.S. Patent and Trademark Office 800-786-9199 • http://www.uspto.gov

Other Resources

Better Business Bureau www.bbb.org

Business Council of Alabama

P.O. Box 76 Montgomery, AL 36101-0076 334-834-6000

Government Printing Office www.gpoaccess.gov

State Information Operator 334-242-8000

Copyrights

Copyrights protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyright does not protect facts, ideas and systems, although it may protect the way these things are expressed. For general information contact:

U.S. Copyright Office

U.S. Library of Congress James Madison Memorial Building Washington, DC 20559 202-707-9100 - Order Line 202-707-3000 - Information Line www.copyright.gov

Greater Mobile Development Corporation

SBA 504 FINANCING

Using the Small Business 504 Program, the GMDC provides financing to small businesses in Alabama who wish to acquire or construct their own building or expansion of an existing building. The SBA 504 Loan provides long-term, fixed asset financing for small businesses.

Why Choose GMDC:

GMDC has the industry experience and works directly with the small business to develop financing packages.

If these advantages sound good to you:

- Lower down payment (10-15%)
- 20 year, Fixed interest rate financing
- · Below Market Rate financing

Then Call GMDC at (251) 650-0826

Teresa Sands Greater Mobile Development Corporation 1301 Azalea Road • Mobile, AL 36693 E-mail: gmdc@ceebic.org

FINANCING

GETTING APPROVED

Financing Options to Start or Grow Your Business



any entrepreneurs need financial resources to start or expand a small business themselves and must combine what they have with other sources of financing. These sources can include family and friends, venture-capital financing, and business loans.

This section of the Small Business Resource guide discusses SBA's primary business loan and equity financing programs. These are: the 7(a) Loan Program, the Certified Development Company or 504 Loan Program, the MicroLoan Program and the Small Business Investment Company Program. The distinguishing features for these programs are the total dollar amount that can be borrowed, the type of lenders who can provide these loans, the uses for the loan proceeds, and the terms placed on the borrower.

Note: The SBA does not offer grants to individual business owners to start or grow a business. The only grants the SBA is authorized to provide are for entities to provide businesses management technical assistance to other businesses.

When you seek a business loan familiarize yourself with the SBA's business loan programs to see if they may be a viable option. The three principal players in each of these programs are — the small business, the lender and the SBA. SBA guarantees a portion of the loan. The business should have its business plan prepared before it applies

for a loan. This plan should explain what resources will be needed to accomplish the desired business purpose including the cost of everything, the applicants' contribution, use of loan proceeds, collateral, and most important, an explanation of how the business will be able to repay the loan in a timely manner.

The lender will analyze the application to see if it meets the lender's criteria as well as SBA requirements. SBA will look to the lender to do much, if not all, of the analysis before it provides its guaranty on the lender's loan or provides the microlenders with funds to re-lend to the business. The SBA's business loan programs provide a key source of financing for viable small businesses that have real potential, but cannot qualify for loans from traditional sources.

7(A) LOAN PROGRAM

The 7(a) Loan Program is the SBA's primary business loan program. It is the agency's most used non-disaster financial assistance program because of its flexibility in loan structure, variety of loan proceeds uses, and availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The business loans that SBA guarantees do not come from the agency, but rather from banks and other lenders. The loans are funded by these organizations and they make the decisions to approve or not approve the requests.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request SBA to pay the lender that percentage of the outstanding balance guaranteed by SBA. This allows the lender to recover a portion from SBA of what it lent if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for an SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain an SBA guaranty. If the SBA is going to provide a lender with a guaranty, the lender must be eligible creditworthy and the loan structured under conditions acceptable to SBA.

PERCENTAGE OF GUARANTIES

The SBA only guarantees a portion of any particular loan so each loan will also have an unguaranteed portion giving the lender a certain amount of exposure and risk. The percentage of guaranty depends on either the dollar amount or the method by which the lender obtains its guaranty. For 7(a) loans of \$150,000 or less the SBA will guaranty as much as 85 percent and for loans over \$150,000 the SBA can provide a guaranty of up to 75 percent. The maximum loan amount is \$2 million and the maximum guaranty amount to any one business is \$1.5 million. The one exception is when a business needs both working capital and fixed assets to promote exporting in which case the SBA can provide a maximum guaranty of \$1.75 million.

Loans made under the SBAExpress program, which is discussed subsequently, have a 50 percent guaranty.

INTEREST RATES AND FEES

Both fixed and variable interest rates are available. Rates are set based on the lowest prime rate* and maturity. For loans with maturities of less than seven years the rate will be fixed or start at prime plus no more than 2.25 percent. For loans with maturities of seven years or more the rate can be as

high as prime plus 2.75 percent. For loans under \$50,000 and for loans processed through SBAExpress, rates are permitted to be higher.

The fee is based on the size of the guaranty percentage associated with the SBA loan whether the loan is short-term (12 months or less) or long-term (over 12 months). You can finance the fee.

On any loan with a maturity of one year or less, the fee is just 0.25 percent of the guaranteed portion of the loan. On loans with maturities of more than one year, the guaranty fee is 2 percent of the SBA guaranteed portion on loans up to \$150,000; 3 percent on loans over \$150,000 but not more than \$700,000; and 3.5 percent on loans over \$700,000. There is also an additional fee of 0.25 percent on any guaranteed portion over \$1 million.

* All references to the prime rate refer to the lowest prime rate as published in the Wall Street Journal on the day the application is received by the SBA.

7(A) LOAN MATURITIES

SBA loan programs are generally intended to encourage longer term small business financing, but actual loan maturities are based on the ability to repay, the purpose of the loan proceeds and the useful life of the assets financed. However, maximum loan maturities have been established: 25 years for real estate; up to 10 years for equipment (depending on the useful life of the equipment); and generally up to 10 years for working capital. Short-term loans and revolving lines of credit are also available through the SBA to help small businesses meet their short-term and cyclical working capital needs.

STRUCTURE

Most loans are repaid with monthly payments of principal and interest. For fixedrate loans the payments stay the same whereas for variable rate loans the lender can re-establish the payment amount when the interest rates change or at other intervals as negotiated with the borrower. Applicants can request that the lender establish the loan with interest-only payments during the startup and expansion phases (when eligible) to allow the business time to generate the income to start repaying the loan. There are no balloon payments or call provisions allowed on any 7(a) loan. The lender may not charge a prepayment penalty if the loan is paid off before maturity, but the SBA will



charge the borrower a prepayment fee if the loan has a maturity of 15 or more years and is pre-paid during the first three years.

COLLATERAL

The SBA expects every loan to be fully secured, however, in most cases, the SBA will not decline a request to guaranty a loan if the only unfavorable factor is insufficient collateral, if all available collateral is offered. What these two policies mean is that every SBA loan is to be secured by all available assets (both business and personal) until the recovery value equals the loan amount or until all assets have been pledged to the extent that they are reasonably available, to adequately secure the loan. Personal guaranties are required from all the principal owners of the business. Liens on personal assets of the principals may be required.

ELIGIBILITY

7(a) loan eligibility is based on four different factors. The first is size, as all loan recipients must be classified as "small" by SBA. The basic size standards are outlined below. A more in-depth listing of standards can be found at: http://www.sba.gov/services/contractingopportunities/index.html then select "Size Standards" from the "Contracting Opportunities" menu in the right hand column.

SBA Size Standards:

- Manufacturing from 500 to 1,500 employees
- Wholesaling 100 employees
- Services from \$4.5 million to \$32.5 million in average annual receipts
- Retailing from \$6.5 million to \$26.5 million
- General construction from
- \$6.5 million to \$32 million
- Agriculture from \$750,000 to \$16.5 million in average annual receipts

Nature of Business

The second eligibility factor is based on the nature of the business and the process by

which it generates income or the customers it serves. The SBA has general prohibitions against providing financial assistance to businesses involved in such activities as lending, speculating, passive investment, pyramid sales, loan packaging, presenting live performances of a prurient sexual nature, businesses involved in gambling and any illegal activity.

The SBA will also not support non-profit businesses, private clubs that limit membership on a basis other than capacity, businesses that promote a religion, businesses owned by individuals incarcerated or on probation or parole, municipalities, and situations where the business or its owners previously failed to repay a federal loan or federally assisted financing.

Use of Proceeds

The third eligibility factor is what the loan proceeds can and cannot be used for. 7(a) proceeds can be used to: purchase machinery, equipment, fixtures, supplies, leasehold improvements, as well as land and/or buildings that will be occupied by the business borrower.

Proceeds can also be used to:

- Expand or renovate facilities;
- Finance receivables and augment working capital;
- · Finance seasonal lines of credit;
- · Construct commercial buildings; and
- Refinance existing debt under certain conditions.

7(a) loan proceeds cannot be used (except for compensation for services rendered) for floor plan financing or to have funds for the purpose of making investments.

Miscellaneous Factors

The fourth factor involves a variety of requirements such as SBA's credit elsewhere test and utilization of personal assets requirements where the applicant business and its principal owners must use their own resources before getting a loan guaranteed by SBA. It also includes SBA's anti-discrimination rules and prohibitions on

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lending to agricultural enterprises because there are other agencies of the federal government with programs to fund such businesses.

However, some factors here are the SBA's most important eligibility rules, including:

- Every loan must be for a sound business purpose;
- There must be sufficient invested equity in the business so it can operate on a sound financial basis;
- There must be a potential for long-term success;
- The owners must be of good character and reputation; and
- All loans must be so sound as to reasonably assure repayment.

More can be found out about SBA's eligibility requirements at:

http://www.sba.gov/services/ then select "Loan Eligibility" from the "Financial Assistance" list along the bottom.

What to Take to the Lender

Documentation requirements may vary; contact your lender for the information you must supply.

Common requirements include the following:

- · Purpose of the loan.
- History of the business.
- Financial statements for three years (existing businesses).
- Schedule of term debts (existing businesses).
- Aging of accounts receivable and payable (existing businesses).
- Projected opening-day balance sheet (new businesses).
- · Lease details.
- Amount of investment in the business by the owner(s).
- Projections of income, expenses and cash flow as well as the assumptions.
- Personal financial statements on the principal owners.
- Resume(s) of the principal owners and managers.

How the 7(a) Program Works

Applicants submit their loan application to a lender for the initial review. The lender will generally review the credit merits of the request before deciding if they will make the loan themselves or if they will need an SBA guaranty. If a guaranty is needed, the lender will also review eligibility, and the applicant should be prepared to complete some additional documents before the lender sends its request for guaranty to the SBA.

In guaranteeing the loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending institution for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain.

After SBA approval, the lender is notified that its loan has been guaranteed. The lender then will work with the applicant to make sure the terms and conditions are met before closing the loan, disbursing the funds, and assuming responsibility for collection and general servicing. The borrower makes monthly loan payments directly to the lender. As with any loan, the borrower is responsible for repaying the full amount of the loan in a timely manner.

What the SBA Looks for:

- Ability to repay the loan on time from the projected operating cash flow.
- Owners and operators who are of good character.
- Feasible business plan.
- Management expertise and commitment necessary for success.
- Sufficient funds, including the SBA guaranteed loan, to operate the business on a sound financial basis (for new businesses, this includes the resources to meet start-up expenses and the initial operating phase).
- Adequate equity invested in the business.
- Sufficient collateral to secure the loan or all available collateral if the loan cannot be fully secured.

SBA*EXPRESS*

SBAExpress is available to lenders as a way to obtain a guaranty on smaller loans up to \$350,000. The program authorizes selected experienced lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA-guaranteed loans. The SBA guarantees up to 50 percent of an SBAExpress loan. Loans under \$25,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years. For a list of lenders in your area, contact your local SBA office available at:

www.sba.gov/localresources/index.html BancorpSouth

One Mississippi Plaza Tupelo, MS 38804 Gary Martin 662-680-2000

BankTrust

100 St. Joseph St. Mobile, AL 36602 James Alexander 251-431-7814 ◆ 251-776-5554 Fax

Branch Banking & Trust

1100 Quintard Ave. Anniston, AL 36201 256-237-5844

Century Bank

5127 Moffat Rd. Mobile, AL 36618 251-345-1022

Community Bank

Mobile and Baldwin Counties 6808 Airport Blvd. Mobile, AL 36608 251-338-6200

Compass Bank

P.O. Box 10566 Birmingham, AL 35296 John Baites, Vice President 205-297-3346 • 205-297-7672 Fax

Covenant Bank 7929 Parkway Dr. Leeds, AL 35064 Heather Jones, Credit Analyst SBA Specialist 205-702-2265 • 205-702-2257 Fax

Exchange Bank of Alabama

Etowah and surrounding counties only 230 N. 3rd St./P.O. Box 1100 Gadsden, AL 35902 Mike Yother 256-547-2572 ext. 1036 • 256-543-7245 Fax

First National Bank of Brundidge

137 S. Main St. Brundidge, AL 36010 Pete Jordan 334-735-2351 • 334-735-2983 Fax

Hancock Bank

2510 14th St. One Hancock Plz. Gulfport, MS 39501 Tom Collins 228-435-5310

Redstone Federal Credit Union

220 Wynn Dr. Huntsville, AL 35805 Jack Wright 800-234-1234 ext. 3407 • 256-722-3759 Fax

RBC Bank

3815 Mansell Rd. Alphaetta, GA 30022 Jon Daly, VP - SBA Commerical Lending 678-277-4582 • 678-277-4596 Fax

Regions Bank

250 Riverchase Pkwy.
Birmingham AL 35244
David Lee
205-560-3344 • 205-560-3525 Fax

State Bank & Trust

401 S Commerce St. Geneva, AL 36340 334-684-2247

SunTrust Bank

201 S. Court St. Florence, AL 35630 Jeff Daniel 256-767-8600 • 256-767-8476 Fax

United Bank

200 E. Nashville Ave. Atmore, AL 36504 Nancy Helton 251-446-6053 • 251-446-6076 Fax

Wachovia

420 20th St. N. Birmingham, AL 35203 205-254-5230

Whitney National Bank

50 N. Royal St. Mobile, AL 36602 Brenda Norris 251-662-1024

PATRIOT EXPRESS

The Patriot Express Initiative pilot loan initiative is for veterans and members of the military community wanting to establish or expand a small business. Eligible military community members include:

- Veterans
- · Service-disabled veterans

- Active-duty service members eligible for the military's Transition Assistance Program
- Reservists and National Guard members
- Current spouses of any of the above, including a service member
- Widowed spouse of a service member or veteran who died during service or of a service-connected disability

The Patriot Express loan is offered by SBA's widest network of lenders nationwide and features our fastest turnaround time for loan approvals. Loans are available up to \$500,000 and qualify for SBA's maximum guaranty of 85 percent for loans of \$150,000 or less and 75 percent for loans over \$150,000 up to \$500,000. For loans above \$350,000, lenders are required to take all available collateral.

The Patriot Express loan can be used for most business purposes, including start-up, expansion, equipment purchases, working capital, inventory or business-occupied realestate purchases.

Patriot Express loans feature SBA's lowest interest rates for business loans, generally 2.25 percent to 4.75 percent over prime depending upon the size and maturity of the loan. Your local SBA district office will have a

FY 2008 TOP TEN LENDERS IN THE STATE OF ALABAMA

CIT Small Business Lending

Compass Bank

Covenant Bank

The Exchange Bank of Alabama

Hancock Bank

RBC Bank (USA)

Redstone FCU

Regions Bank

United Bank

Wachovia Bank

listing of Patriot Express lenders in your area. More information is at:

http://www.sba.gov/patriotexpress.



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- Real Estate and Long Term Equipment Financing for expanding and growing businesses
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ALABAMA Small Business Resource – 23

A lacom Finance does not participate in recessions. We help overcome them. Everything turns in cycles, and if you live long enough the cycles will repeat. Being a person of mature years, I have been through several of these economic cycles. While the details and severity are different for each one, there are common actions we can take as individuals and business owners to reduce the impact of an economy in transition. There are a few truisms that get lost when things are good, but become our saviors when the bottom falls out.

Be aware of your market. Fortunes are made and lost in each of these cycles. Whether you win or lose depends on how you view the circumstances, and approach the situation. The winners will be those that see opportunity and take it. Losers will believe all the talking head reports, good and bad, not what they know to be true for their business sector.

This is an amazing time of opportunity for agile, smart, small businesses to step into positions vacated by big business operations. Everywhere I look there are doors of opportunity opening to those who are willing to step through them and create lasting relationships that have been barred to them in the past.

Seek out the wisdom of those who have been there before you.

Wisdom is all around us, and much of it is free. Books, tapes, teleseminars and web conferences, organizations like the Small Business Development Center (SBDC), the Service Corps of Retired Executives (SCORE), the Turnaround Management Association (TMA), Organization Supporting Business Owners (OSBO), your trade association, and of course, Alacom Finance.

Networking with your customers and your competitors. What? Didn't you know that all business is based on relationships? All buying decisions are made on emotional factors. Cost is only a part of the buying decision. People buy from the person that understands their need and satisfies it. The operative words here are People and Person. Make your business a personal one. Get to know your customers and your competitors. Work synergetically within your industry to be the source for your customer. Remember the movie Miracle on 34th Street? Macy's created customer loyalty by serving the customer, even if it meant sending them to a competitor. The goodwill carried the day, and the customer remembered. Nothing

is more important to your customer than knowing that they are important to you.

Marketing is the life blood of your business. Now is the time to step up your marketing, not cut back. You may need to change your approach, or your medium, but you must keep your name in front of your clientele. It sounds a little corny, but it is true, if you don't already have a relationship with a potential customer, the last person through the door, gets the deal. If you are in retail or service, you must be visible, both figuratively and physically. You must

create a detailed, calendar driven marketing plan with a budget, and follow it. Don't waste time and money on an incoherent approach to getting the word out that you are open for business.



Diane Rochrig, President

Make sure that all the potential clients out there know who you are and

what you do. You must tell them in a clear and compelling way why they want to do business with you more than anyone else. There are so many cost effective, efficient ways to market that any budget size can create buzz about you and your business. Don't confuse marketing with advertising. Advertising is only part of marketing. Take a fresh look at direct mail, website/email, face to face, telemarketing by invitation, open houses, contests, different media, fresh image and logo, co-operative events and ads, charity sponsorships, etc. The list is as limitless as your imagination.

Money! Money! Money! Now is the time for smart business owners to take advantage of available real estate, plentiful equipment, good people. With so many large companies releasing talented, trained people, now is a perfect opportunity to find just the right person to fill that opening in your operation. Companies are downsizing retail stores, manufacturing, services,

and warehouses. Closed operations are frequently left full of surplus items and displaced employees. Your business could use some of those store fixtures and equipment at fire sale prices. Maybe you need the building, machinery, and inventories for your operation. All you need is the financing to take advantage of the opportunities. **Alacom Finance** specializes in helping businesses and lenders take advantage of those opportunities and run with them.

Alacom Finance can help your lender make the loan you need. The financial sector is in a state of flux, but not every lender is in trouble, nor is every lender a bank. It is true that banks are requiring more collateral and bigger down payments for conventional, commercial loans. Alacom Finance uses multiple programs and many specialty partners to close the gaps between the business and the lender.

Alacom Finance is a contrarian, subordinate lender. We aggressively look for ways to fund our business clients and teach lenders how to use the programs available to mitigate their risk and expand their lending authority, while leaving your accounts with them intact.

Alacom Finance is the primary provider of free in-house training for lenders, economic developers and civic leaders. Call our office, 800-239-5909, to discuss how we can develop a free specialized program for your organization.

Alacom Finance invites you to join our free newsletter and information network of teleseminars and webinars covering topics that are requested through our on-line surveys at www.alacom.com.



117 Southcrest Drive / Suite 100 Birmingham, AL 35209 / 1-800-239-5909 www.alacom.com



ONCE UPON A TIME THIS WAS THE WORLD OF SBA LOANS.

Now with Alacom Finance, getting an SBA loan is easier and faster. Just read what our clients have to say:



Tony Campbell-President of Dixie Nissan, Birmingham, AL

"DIANE ROEHRIG AND HER STAFF AT ALACOM FINANCE MADE MY DREAMS COME TRUE. I worked with my local banker, who worked with Alacom to create an SBA mortgage. Alacom was very easy to work with. They made one visit, and gave me a list of documents and information I needed to complete the process. I gave them everything they needed, and Alacom completely handled it from there. The next thing you know, my banker calls, and says I need to sign a few documents. I did and here I am in a brand new dealership. This would not have been possible without Alacom Finance."



Gregory Carroll-Owner of Carroll Total Care Pharmacy, Pinson, AL

"WORKING WITH ALACOM REALLY SIMPLIFIED THE PROCESS OF GETTING MY LOAN package together to fulfill one of my dreams of owning my own building. It really didn't take me long to realize that I was spending a lot of time chasing the conventional rate, with a conventional institution. It was taking time away from my customers and business. Diane and her folks really helped. Alacom made the loan package extremely simple, and saved me a lot of time and money."



Sam Pritchard -Owner of Foodland, Alexandria, AL

"FOUR OR FIVE YEARS AGO I HAD THIS PLAN TO OPEN MY OWN GROCERY STORE. It would not have been possible without Alacom Finance. I spoke with my financial institution, and they worked with Alacom, who worked with the SBA. They actually did all the work for us. They helped us create a business plan, and the SBA approved it. We are truly thankful for Alacom Finance. Sometimes I have to pinch myself to realize I was able to accomplish my life-long dream"



Alacom Finance has the tools to get you the money you need faster and easier than ever before. Give us a call at 1-800-239-5909 to find out how Alacom Finance can help you. Also visit our website http://www.alacom.com for more information and to sign up for our newsletter and stay informed.

BancorpSouth

One Mississippi Plaza Tupelo, MS 38804 Gary Martin 662-680-2000

Branch Banking & Trust

1100 Quintard Ave. Anniston, AL 36201 256-237-5844

Community Bank

Mobile and Baldwin Counties 6808 Airport Blvd. Mobile, AL 36608 251-338-6200

Exchange Bank of Alabama

Etowah and surrounding counties only 230 N. 3rd St./P.O. Box 1100 Gadsden, AL 35902 Mike Yother 256-547-2572 ext. 1036 • 256-543-7245 Fax

Hancock Bank

2510 14th St. One Hancock Plz. Gulfport, MS 39501 Tom Collins 228-435-5310

Redstone Federal Credit Union

220 Wynn Dr. Huntsville, AL 35805 Jack Wright 800-234-1234 ext. 3407 • 256-722-3759 Fax

Regions Bank

250 Riverchase Pkwy. Birmingham AL 35244 David Lee 205-560-3344 • 205-560-3525 Fax

State Bank & Trust

401 S Commerce St. Geneva, AL 36340 334-684-2247

SunTrust Bank

201 S. Court St. Florence, AL 35630 Jeff Daniel 256-767-8600 • 256-767-8476 Fax

United Bank

200 E. Nashville Ave. Atmore, AL 36504 Nancy Helton 251-446-6053 • 251-446-6076 Fax

Whitney National Bank

50 N. Royal St. Mobile, AL 36602 Brenda Norris 251-662-1024

COMMUNITY EXPRESS PILOT LOAN PROGRAM

The CommunityExpress Pilot Loan Program provides streamlined business financing and management and technical assistance to small businesses located in distressed or underserved markets. The CommunityExpress program is offered through hundreds of selected SBA lenders throughout the nation. Under CommunityExpress, approved lenders may use streamlined and expedited loan review and approval procedures to process SBAguaranteed loans. These lenders may thus use, to the maximum extent possible, their own loan analysis, loan procedures, and loan documentation to process SBA loans to \$250,000. However, borrowers must receive technical assistance to qualify for this program.

Innovative Bank (Limit \$15,000)

360 14th St. Oalkland, CA 94612 888-960-0700

Redstone Federal Credit Union

220 Wynn Dr. Huntsville, AL 35893 800-234-1234

Borrego Springs Bank

12121 Panama City Beach Pkwy. Panama City Beach, FL 32407 866-644-0042

Superior Financial Group

165 Lennon Ln., Ste. 101 Walnut Creek, CA 94598 877-675-0500

Special Purpose 7(a) Loan Programs

The 7(a) program is the most flexible of SBA's lending programs. The agency has created several variations to the basic 7(a) program to address the particular financing need of certain small businesses. These special purpose programs are not necessarily for all businesses but may be very applicable to some small businesses. They are generally governed by the same rules, regulations, fees, interest rates, etc. as the regular 7(a) loan guaranty. Lenders can advise you of any variations.

CAPLines

The CAPLines program is designed to help small businesses meet their short-term and cyclical working capital needs. There are five loan programs under the CAPLines umbrella. The programs can be used to finance seasonal working capital needs; finance the direct costs of performing certain construction, service and supply contracts;

finance the direct cost associated with commercial and residential construction; finance operating capital by obtaining advances against existing inventory and accounts receivable; and consolidate short-term debt. SBA provides up to an 85 percent guarantee. There are five distinct programs under the CAPLine umbrella:

- The Contract Loan Program is used to finance material and labor needs for a specific contract or contracts. Proceeds can be disbursed before the work begins. If used for one contract, it is generally not revolving; if used for more than one contract at a time, it can be revolving. The loan maturity is usually based on the length of the contract, but no more than five years. Payment from the contract award must be sent directly to the lender.
- The Seasonal Line of Credit **Program** is used to support buildup of inventory, accounts receivable or labor and materials above normal usage for seasonal The business must have a inventory. definite established seasonal pattern and thus must have been in business for a period of 12 months in order to establish that pattern. The loan does not revolve during the season but may be used over again after a "clean-up" period of 30 days. These also may have a maturity of up to five years. The business may not have another seasonal line of credit outstanding but may have other lines for non-seasonal working capital needs.
- The Builders Line Program Provides financing for small contractors or developers to construct or rehabilitate residential or commercial property. Loan maturity is generally three years but can be extended up to five years if necessary. Proceeds are used solely for direct expenses of acquisition, immediate construction and/or significant rehabilitation of the residential or commercial structures. The purchase of the land can be included if it does not exceed 20 percent of the loan proceeds. Up to 5 percent of the proceeds can be used for physical improvements that benefit the property.
- The Small Asset-Based Line is a revolving line of credit used to support an increase in accounts receivable or inventory. The loan can be used for revolving lines up to \$200,000 to purchase inventory, pay direct labor or finance accounts receivable and is advanced against existing inventory or accounts receivable. Repayment comes from the collection of accounts receivable or sale of inventory. It does require periodic servicing and monitoring of the collateral for which the lender can charge up to two percent annually to the borrower. These lines are generally used by businesses providing credit to their customers.
- The Standard Asset-Based Line is similar to the Small Asset-Based Line, but

for loan amounts over \$200,000. It does require stricter servicing and monitoring and the lender may pass these costs along to the borrower.

EXPORT TRADE FINANCING

Export Working Capital Program www.sba.gov/aboutsba/sbaprograms/internationaltrade/index.html

The SBA's Export Working Capital Program assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$2 million. SBA guarantees up to 90% of a loan amount or \$1.5 million, whichever is less. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time.

Eligibility of Exporter

You must have an operating history of at least one year – not necessarily in exporting. The SBA may waive this requirement if you have sufficient export trade experience or other managerial experience.

Eliqible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable foreign country, to both the lender and SBA.

Use of EWCP Proceeds:

- To acquire inventory for export or to be used to manufacture goods for export.
- To pay the manufacturing costs of goods for export.
- To purchase goods or services for export.
 To support Standby Letters of Credit
- To support Standby Letters of Credit related to export transactions.
- For pre-shipment working capital directly related to export orders.
- For post-shipment foreign accounts receivable financing.

Ineligible Use of Proceeds

- To support the applicant's domestic sales.To acquire fixed assets or capital goods for
- the applicant's business.

 To support a sale where the exporter is
- not taking title to the goods.
- To acquire, equip, or rent commercial space overseas.
- · To serve as a Warranty Letter of Credit.

Collateral Requirements

- Collateral for the manufacturing sector typically consists of a first lien on all export-related inventory and export related accounts receivable.
- Collateral for the service sector typically consists of assignment of proceeds of export-related contracts or purchase orders and a first lien on export-related accounts receivable.
- · Other collateral may be required.

How to Apply — A small business exporter seeking a guaranteed EWCP loan must apply to a lender.

SBA Ex-Im Bank Co-Guarantee

This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee, cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity, a borrower may

reapply for a new guarantee. The guarantee fee SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im Bank charges is 0.25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

Eligibility of Exporter

The same as for the SBA EWCP Program.

Eligible Buyers

The foreign buyer must be a creditworthy entity located in an acceptable country in conformity with the Ex-Im Bank's Country Limitation Schedule.

Use of Proceeds

Same as the SBA EWCP.

Ineligible Use of Proceeds

- Goods or services with less than 50 percent U.S. content.
- To support the export of any Defense Articles or Defense Services.
- To support the applicant's domestic sales.
- To acquire fixed assets or capital goods for the applicant's business.

Want to *fast-forward* your SBA business loan application?

Call 1-800-965-LOAN.

As an SBA Express Lender, Hancock Bank can streamline SBA business loans, with answers on your application in days—not weeks. When you're ready to get your business on the road to recovery or to begin a new business venture, Hancock Bank is here to help. We'll make the process Clear and Simple. Contact your nearest Hancock Bank branch or call Tom Collins at 1-800-965-LOAN.



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- To acquire, equip, or rent commercial space overseas.
- To serve as a Warranty Letter of Credit.

Collateral Requirements

Same as the SBA EWCP.

Discounted Credit Insurance Premiums

The Export-Import Bank of the United States and the SBA provide SBA export loan recipients with a 25 percent discount on export credit insurance premiums. Ex-lm Bank export credit insurance protects your company against nonpayment and enables you to sell on the competitive "Open account" terms. You can enter new markets and increase sales in existing markets and have the ability to match the credit terms offered by your foreign competitors. Ex-Im Bank provides up to 95 percent coverage for both commercial risks, for example buyer insolvency and default, and political risks, war, revolution, and the cancellation of an export or import license.

How to Apply

A small business exporter seeking a coguaranteed loan must apply to a lender that is a participant in SBA's 7(a) Loan Guaranty Program. PLP and SBAExpress processing are not permitted. The lender must submit a completed Joint Application for Working Capital Guarantee and loan package to SBA. SBA evaluates and processes the application in accordance with SBA rules for its Export Working Capital program.

INTERNATIONAL TRADE LOAN PROGRAM

The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports. This program allows for an increased maximum dollar amount of SBA guaranty

outstanding to any one business (and affiliates) from \$1.5 million to \$1.75 million. In order to reach the \$1.75 million SBA guaranty ceiling, the borrower must have an international trade loan as well an SBA working capital loan or line of credit. The international trade loan provides an SBA guarantee up to \$1.5 million of a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes. In addition a borrower may have a separate working capital loan (term or line of credit) with a maximum SBA guarantee of \$1.25 million. When combined, the maximum SBA guaranty outstanding to any one business is \$1.75 million. The SBA guarantee fee and interest rates are the same as for any standard 7(a) loans.

Eligibility of Exporter

- Applicants must meet the same eligibility requirements for a 7(a) loan.
- Applicant must establish the loan will significantly expand or develop an export market, or the applicant has been adversely affected by import competition, and, in addition the applicant must show that upgrading equipment or facilities will improve its competitive position.
- If eligibility is based on entering or expanding export sales, the applicant must submit a one or two page international business plan, including sufficient information to reasonably support the likelihood of expanded export sales.

Use of Proceeds

 For facilities or equipment, including purchasing land and building(s); building new facilities; renovating, improving, or expanding existing facilities; purchasing or reconditioning machinery, equipment and fixtures; and making other improvements that will be used within the United States for producing goods or services. Collateral Requirements – Collateral requirements are the same as regular 7(a) loans.

 How to Apply - A small business exporter seeking a guaranteed loan must apply to an SBA participating lender. Call your local SBA District Office for a list of participating lenders.

Export Express

The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000, SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours.

Eligible Buyers – The foreign buyer must be a creditworthy entity located in an acceptable country.

Use of Proceeds

- Finance standby letters of credit used for either bid or performance bonds:
- Finance export development activities such as export marketing and promotional activities, participation in foreign trade shows, translation of product literature for foreign markets, and other activities designed to initiate or expand the applicant's export of its products/services from the U.S.;
- Provide transaction-specific financing for overseas orders;
- Provide revolving lines of credit for export purposes, the term of which must not exceed seven years. In some instances, as a normal course of business, the borrower may use portions of revolving lines of credit for domestic purposes, but no less than 70 percent of the revolver to be used for export related purposes;
- Provide term loans and other financing to enable small business concerns, including small business export trading companies to develop foreign markets; and
- Acquire, construct, renovate, modernize, improve or expand production facilities or equipment to be used in the U.S. in the production of goods or services to be exported from the U.S.

Ineligible Use of Proceeds

Proceeds may not be used to finance overseas operations, other than those strictly associated with the marketing and/or distribution of products/services exported from the U.S.

How to Apply

The application process is the same for the SBAExpress, except the applicant must demonstrate that loan proceeds will enable it to enter a new export market or expand an existing export market. The applicant must submit to the lender a plan that includes projected export sales for the upcoming year as well as the dollar volume of export sales for the previous year.

Community Adjustment and Investment Program

The Community Adjustment & Investment Program helps communities that suffered job losses due to changing trade patterns following the North American Free Trade Agreement. The North American Development Bank has partnered with the SBA and the U.S. Departments of Agriculture and the Treasury to make credit available to businesses in affected communities to help create or retain jobs.

SBA's non-7(a) Loan Programs

In addition to the 7(a) Loan Program SBA has four other non-disaster assistance programs which can help small businesses gain access to capital and bonding.

CERTIFIED DEVELOPMENT COMPANY LOANS (504 LOAN PROGRAM)

The 504 Loan Program is an economic development program that supports American small business growth and helps communities through business expansion and job creation. This SBA program provides long-term, fixed-rate, subordinate mortgage financing for acquisition and/or renovation of capital assets including land, buildings and equipment. Most for-profit small businesses are eligible for this program. The types of businesses excluded from 7(a) loans (listed previously) are also excluded from the 504 loan program.

Loans are provided through Certified Development Companies. CDCs work with banks and other lenders to make loans in first position on reasonable terms, helping lenders retain growing customers and provide Community Redevelopment Act credit.

The SBA 504 loan is distinguished from the SBA 7(a) loan program in these ways:

The maximum debenture is:

- \$1.5 million for businesses that create a certain number of jobs or improve the economy of the locality;
- \$2 million for businesses that meet a specific public policy goal, including veterans; and
- \$4 million for manufacturers.
- Eligible project costs are limited to longterm, fixed assets such as land and building (occupied by the borrower) and substantial machinery and equipment. Working capital is not an eligible use of proceeds.
- Most borrowers are required to make an injection (borrower contribution) of just 10 percent which allows the business to conserve valuable operating capital. A further injection of 5 percent is needed if the business is a start-up or new (less then 2 years old) and a further injection of 5 percent is also required if the primary collateral will be a single purpose building.
- Two-tiered project financing: a lender finances approximately 50 percent of the project cost and receives a first lien on the project assets (but no SBA guaranty); A CDC (backed by a 100% SBA-guaranteed debenture) finances up to 40% of the project costs secured with a junior lien. The borrower provides the balance of the project costs.
- Fixed interest rate on SBA loan. SBA guarantees the debenture 100 percent.
 Debentures are sold in pools monthly to private investors. This low, fixed rate is then passed on to the borrower and establishes the basis for the loan rate. A recent history of debenture rates may be found at www.nadco.org.
- All project-related costs can be financed, including acquisition (land and building, land and construction of building, renovations, machinery and equipment) and soft costs, such as title insurance and appraisals. Some closing costs may be financed
- Collateral is typically a subordinate lien on the assets financed; allows other assets to be free of liens and available to secure other needed financing.
- Long-term real estate loans are up to 20year term, heavy equipment 10 or 20-year term and are self-amortizing.

Businesses that receive 504 loans are:

- Small net worth under \$7.5 million, net profit after taxes under \$2.5 million, or meet other SBA size standards.
- Organized for-profit.
- Most types of business retail, service, wholesale or manufacturing.

The SBA's 504 Certified Development Companies serve their communities by financing business expansion needs. Their professional staff works directly with borrowers to tailor a financing package that meets program guidelines and the credit capacity of the borrower's business. For more information, go to

www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "CDC/504 Program."

Alabama Community Development Corp.

d/b/a (ALACOM)

Contact: Diane Roehrig, President 117 Southcrest Dr., Ste. 100 Homewood, AL 35209 205-942-3360 • 205-942-5984 Fax alacom@worldnet.att.net www.alacom.com Area of Operation: Statewide

Alabama Small Business Capital

400 S. Union St., Ste. 395 Montgomery, AL 36104 Angie Winter 334-318-8064 awinter@alabamabiz504.com Area of operation: Statewide

Foundation Capital

Contact: Bob Dickerson, Executive Director 1500 1st Ave. N., Ste. B108 Birmingham, AL 35203 205-250-6380 • 205-250-6384 Fax info@bbrc.biz www.foundationcapital.biz Area of Operation: Statewide

Greater Mobile Development Corporation Contact: Teresa Sands, Economic Dev. Coord.

Business Innovation Center
1301 Azalea Rd., Ste. 201
Mobile, AL 36693
251-650-0826 • 251-650-0827 Fax
Approved On: 12/28/92
P.O. Box 1827
Mobile, AL 36633
gmdc@ceebic.org
www.cityofmobile.org
Area of Operation: Statewide

Southern Development Council

8132 Old Federal Rd.
Montgomery, AL 36117-8007
334-244-1801 or 800-499-3034
334-244-1421 Fax
sdci@sdcinc.org
www.sdcinc.org
Area of Operation: Statewide

MICROLOAN PROGRAM

The Microloan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs, including veterans. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

For more information, go to www.sba.gov/services, then choose "SBA Loans" from the links in the right-hand column. From there, click on "Micro Loans."

Birmingham Business Resource Center

1500 1st Ave. N., Ste. B108
Birmingham, AL 35203
Robert Dickerson Jr., Executive Director info@bbrc.biz
www.bbrc.biz
205-250-6380 ◆ 205-250-6384 Fax
Service Area: Jefferson County
Maximum Loan: \$7,500

Community Enterprise Investments, Inc. 302 N. Barcelona St.

Pensacola, FL 32501 Daniel Horvath, Executive Director Microloan Contact: Richard Jemison or Percy Goodman rjemison@ceii-cdc.org bigdanfla@aol.com eljojr@aol.com ceii2234@aol.com www.ceii.pensacola.com rjemison@ceii-cdc.org; bigdanfla@aol.com; eljojr@aol.com; ceii2234@aol.com 850-595-6234 or 888-605-2505 Toll Free 850-595-6264 Fax Service Areas: Autauga, Baldwin, Barbour, Butler, Bullock, Choctaw, Clarke, Coffee, Conecuh, Covington, Crenshaw, Dale, Dallas, Escambia, Geneva, Greene, Henry, Houston, Lee, Lowndes, Marengo, Mobile, Monroe, Montgomery, Perry, Pike, Russell, Sumter, Washington and Wilcox counties.

SMALL BUSINESS INVESTMENT COMPANY PROGRAM

There are a variety of alternatives to bank financing for small businesses, especially business start-ups. The Small Business Investment Company Program fills the gap between the availability of venture capital and the needs of small businesses that are either starting or growing. Licensed and regulated by the SBA, SBICs are privately owned and managed investment funds that make capital available to qualifying small businesses through investments or loans. They use their own funds plus funds obtained at favorable rates with SBA guarantees. SBICs are forprofit firms whose incentive is to share in the success of a small business. In addition to equity capital and long-term loans, SBICs provide managerial assistance. The SBIC Program provides funding for a broad range of industries and stage of investment, in areas across the country. Some SBICs invest in a particular field or industry while others invest more generally. Most SBICs concentrate on a particular stage of investment such as start-up or expansion and focus on a specific geographic area. For more information contact your nearest SBA office or the Web site at www.sba.gov/services, then choose "Financial Assistance" from the menu below. From there, click on "Equity Capital" and choose "SBA's Investment Program."

FJC Growth Capital Corporation

Frank L. Collazo, General Manager
P.O. Box 1290
Huntsville, AL 35807
256-430-3132 • 256-430-3280 Fax
flc@fjcgrowth.com
Investment Criteria
Investment Size Range
Preferred Min: \$350,000
Preferred Max: \$500,000
Type of Capital Provided: Loans w/Equity

Features

Funding Stage Preference: Expansion

Later Stage

Industry Preference: Manufacturing, Health/Medical, Communications, Diversified Geographic Preferences: South, Southeast, Midwest.

Harbinger Mezzanine Partners, L.P.

John Harrison, Contact
One Riverchase Pkwy. S.
Birmingham, AL 35244
615-301-6400 ● 615-301-6401 Fax
slrogers@harbert.net
Investment Criteria
Investment Size Range
Preferred Min.: \$0
Preferred Max.: \$0

TD Javelin Capital Fund II, L.P.

Lyle Hohnke, Manager 2850 Cahaba Rd., Ste. 240 Birmingham, AL 35223 203-629-8700 • 203-629-9293 Fax mmcleish@tullisdickerson.com

Alabama Plan for Linked Deposits

The Alabama Plan for Linked Deposits is a program operated as a division of the Alabama State Treasurer's Office. It allows the State Treasurer to make deposits in state banks on which banks pay 2 percent below the normal interest rate paid to the state for its funds. The reduction in the interest rate paid by the bank must be passed on to the borrowers on loans qualifying for this program. It amounts to a 2 percent subsidy on the borrower's interest rates for two years to help stimulate economic growth in the state.

Use of funds - Land, buildings or equipment; repairs and renovations; rent, utilities, insurance or taxes; legal or accounting fees; wages or inventory.

Eligibility - Any person, corporation or partnership engaged in business and headquartered in Alabama, organized for profit, maintaining facilities primarily in Alabama, having no more than 150 employees, having debts equal to or greater than 35 percent of assets, and creating or sustaining job opportunities.

Job creation - One job must be created or sustained for each \$15,000 of loan. Loan requests above \$250,000 must demonstrate that one job can be created for each \$10,000 of loan.

THE SURETY BOND GUARANTEE PROGRAM

Although it is not a business loan program, the Surety Bond Guarantee Program is a public-private partnership between the federal government and the surety industry providing small businesses with the bonding assistance necessary for them to compete for government and private contracting opportunities. The guarantee provides the necessary incentive for sureties to bond small businesses that would otherwise be unable to obtain bonding. They typically lack the combination of working capital and a performance track record necessary to secure bonding on a reasonable basis through regular commercial channels.

Through this program, the SBA guarantees bid, payment, performance and necessary ancillary bonds issued by surety companies for individual contracts of up to \$2 million on behalf of eligible small construction, service, and supply contractors. The SBA reimburses sureties a predetermined percentage of losses sustained if a contractor breaches the terms of the contract.

The SBA has two program options available, the Prior Approval Program (Plan A) and the Preferred Surety Bond Program (Plan In the Prior Approval Program, SBA guarantees 90 percent of a surety's paid losses and expenses on bonded contracts up to \$100,000, and on bonds for socially and economically disadvantaged and HUBZone contractors and veterans and servicedisabled veterans. All other bonds guaranteed in the Plan A Program receive an 80 percent guarantee. Sureties must obtain SBA's prior approval for each bond guarantee issued. Under the PSB Program, SBA guarantees only 70 percent, but sureties may issue, monitor and service bonds without SBA's prior approval.

For more information on the Surety Bond Program, visit SBA's web site at www.sbd.gov and choose "Services." From there, select "Financial Assistance" and click on "Surety Bond."

Alabama Surety Bonds, Inc.

14 Office Park Ctr. E., Ste. 105-A Birmingham, AL 35223 205-871-9399 • 205-871-9403 Fax

Jinwright-Turner Insurance, Inc.

4216 Carmichael Rd. Montgomery, AL 36106 800-239-5667 or 334-272-1200 334-277-6114 Fax

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QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS (Information current as of November 2008)

Program	Maximum Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
7(a) Loans						W 1		
SBA approves	\$2 million gross (\$1.5 million guaranty)	Maximum guaranty of 75% up to \$1.5 million; 85% if gross loan is \$150,000 or less.	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & machinery & equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Loans less than 7 years: max. prime +2.25%; 7 yrs. or more: prime +2.75%; under \$50.000, rates can be higher by 2% for loans of \$25,000 or less; & 1% for loans between \$25,000 and \$50,000. Prepayment penalty for loans with maturities of 15 years or more if prepaid during 1st 3 years.	(Fee charged on guarantied portion of loan only.) Maturity 12 mo. or less 0.25% guaranty fee; over 1 year: \$150,000 gross amount or less = 2%; \$150,001 - \$700,000 = 3.5%, 3.75% on guar. portion over \$1 million. Ongoing fee of 0.55%.	Must be for profit & meet SBA size standards; show good character, credit, management, & ability to repay. Must be an eligible type of business.	Long-term financing; Improved cash flow; Fixed maturity; No bal- loons; No prepayment penalty (under 15 year
SBAExpress Lender approves. Minimal SBA paperwork.	\$350,000	50%	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Loans \$50,000 or less prime + 6.5%; \$50,000 + Prime + 4.5%.	See 7(a)	See 7(a)	Faster turnaround; Streamlined process; Easy-to-use line of credit
www.sba.gov/s	ervices/financ	ialassistance	/7alenderprograms					
Community Express. Lender approves. Minimal SBA paperwork.	\$250,000	Same as 7(a)	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Same as 7(a)	See 7(a)	HUBZones; LMI areas; All loans of \$25,000 or less	Faster turnaround; Streamlined process; Easy-to-use line of credit Technical assistance provided
www.sba.gov/s		ialassistance	/7alenderprograms				and the second second	provided
			See 7(a)	See 7(a)	Same as 7(a)	See 7(a)	See 7(a). In addition, small business must be owned &controlled by one or more of the following groups equaling 51% total ownership: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service connected disability.	Lower interest rate max imums than other SBA Express programs Less paperwork Fast tumaround Expanded eligibility Electronic application
CAPLines: Short- term/Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$2 million (small asset based limited to \$200,000)	75% if more than \$150,000: 85% if total loan is \$150,000 or less.	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts. //specialPurposeLoan	Up to 5 years	Same as 7(a) except the Standard Asset-Based no fee restriction, but fee disclosure to SBA required.	See 7(a)	See 7(a) Existing business	Funds short-term workin capital 'Various lines of credit; Allows business t obtain contracts; Larger in size for business growth; Can be used to create current assets; Can be used to finance existing current assets
International Trade	\$2 million (separate working-capital loan + IT loan together may have \$1.75 mil- lion combined guaranty but the guaranty portion cannot exceed \$1.25 million)	75% if more than \$150,000; 85% if total loan is \$150,000 or less	IT loan must be used only for the acquisition of long- term, fixed assets, separate working, capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	Same as 7(a)	See 7(a)	Small businesses (see 7(a) for qualifications) engaged/preparing to engage in international trade/adversely affected by competition from imports.	Long-term financing for land and building where assets are used to produce products for export.
	THE RESIDENCE OF THE PERSON.	AND DESCRIPTION OF THE PARTY OF	/SpecialPurposeLoar					enumentamental tue name
Export Working Capital Program 1-page application, fast turnaround, may apply for prequalifi- cation letter.	\$2 million (may be combined with International Trade loan)	90% up to \$1.5 million maximum guaranty	Short-term, working-capital loans for exporters	Matched single transaction cycle or generally 1 yr. for line of credit.	No cap	See 7(a)	Small businesses 7(a) for other qualifications, those who need short-term working capital.	Short-term working capital for export needs; Inerpensive minimum guaranty fee 1/4 of 1%; Revoving or transaction base Allows specific financing for exporting without disrupting domestic
www.sba.gov/s Non-7(a) Loans	services/finan	cialassistan	ce/SpecialPurposeL	oans		W		financing & business pla
Microloans Loans through non- profit lending organi- zations; technical assistance also provided.	\$35,000 (total loan amount to small business borrower)	Not applicable	Purchase machinery & equipment, fixtures, lease-hold improvements; finance increased receivables; working capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Negotiable with intermediary; Subject to either 7.75 or 8.5% above intermediary cost of funds.	No guaranty fee	Same as 7(a) except non- profit day care	Direct loans from non- profit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technica assistance available
			ce/sbaloantopics	EOA Lean 40	Cined sate on FOAL	Ossaina austrat f	For early have been all of	Food under 200 . La
Companies (CDCs) which are licensed by SBA.	504 loan maxi- mum amount ranges from \$1.5 million to \$4.0 million depending on type business.	Project costs financed by: 504 Loan up to 40% Lender: 50% Equity 10-20%.	Long-term, fixed-asset loans; Lender (non-guarantied) financing secured by first lien on project assets. 504 loan provided from SBA 100% guarantied debenture sold to investors at fixed rate secured by 2nd lien. ce/sbaloantopics	504 Loan: 10- or 20-year term; Lender (unguaran- tied) financing may have a shorter term.	Fixed rate on 504 Loan established when deben- ture backing loan is sold. Declining prepayment penalty for 1/2 of term.	Ongoing guaranty fee on 504 loan (FY 2009) is 0.0% of principal O/S. Ongoing fee % does not change during term.	For profit businesses that do not exceed \$8.5 million in tangible net worth and do not have average net income over \$3 million for past 2 years.	Fees under 3%; Long- term fixed rate; Low down payment; Full amortization: no balloons

32 - Small Business Resource ALABAMA

BUSINESS PREPARATION

SMALL BUSINESS TRAINING NETWORK

How to Get Equipped With Business Intelligence



he Small Business Training Network is an Internet-based training site. It provides small businesses with free online courses, workshops, learning tools and direct access to electronic counseling and other forms of technical assistance.

Key Features of the SBTN:

- Training is available anytime and anywhere—all you need is a computer with Internet access.
- More than 23 free online courses and workshops available
- Offers a comprehensive e-library with hundreds of e-publications, electronic tools and information resources.

 Online, interactive assessment tools are featured and used to direct clients to appropriate training.

Find the SBTN at www.sba.gov/training.

Visit us online: www.sba.gov/al ALABAMA Small Business Resource — 33

CONTRACTING OPPORTUNITIES

FEDERAL PROCUREMENT OPPORTUNITIES

How to Apply for Government Contracts



THE PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the SBA helps to increase small business' share of government prime contracts. SBA Procurement Center Representatives work to expand contracting opportunities for small businesses. PCRs review contracting strategies and actions, recommend contracting sources, and provide one-to-one counseling and training to small businesses seeking to do business with the federal government.

Visit the SBA's Office of Government Contracting home page at: www.sba.gov/gc for a listing of PCRs and buying installations nationwide.

The Subcontracting Assistance **Program**

The Subcontracting Assistance Program promotes maximum use of small businesses by the nation's large prime contractors. The SBA's Commercial Market Representatives

work with large businesses to identify and expand subcontracting opportunities for small businesses. CMRs conduct compliance reviews to ensure that large businesses comply with small business subcontracting requirements. They also provide guidance to assist small businesses in identifying subcontracting opportunities and marketing their products and services to these large contractors.

CMRs also work with agencies to ensure subcontracting with small and small, disadvantaged businesses, women-owned small businesses, HUBZone firms and small businesses owned by service-disabled veterans through inclusion of subcontracting evaluation factors and sub-factors.

THE CERTIFICATE OF COMPETENCY PROGRAM

The Certificate of Competency program allows a small business to appeal a contracting officer's determination that it is unable to fulfill the requirements of a specific

The federal government is the largest purchaser of goods and services in the world. However, small businesses face challenges when trying to win federal contracts. The SBA can help small businesses work through these challenges. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts. The SBA has a number of programs to help small firms do business with the federal government.

For more information, visit: www.sba.gov/gc

government contract on which it is the apparent low bidder. The SBA will conduct a detailed review of the firm's technical and financial capabilities to perform on the contract. If the business demonstrates the ability to perform, the SBA issues a Certificate of Competency to the Contracting Officer, requiring award of that contract to the small business.

SMALL BUSINESS SIZE STANDARDS

The Small Business Act states that a small business concern is "one that is independently owned and operated and which is not dominant in its field of operation." The law also states that in determining what constitutes a small business, the definition will vary from industry to industry to reflect industry differences accurately. The SBA's Small Business Size Regulations (13 CFR Part 121, www.sba.gov/size/indextableofsize.html) implement the Small Business Act's mandate to the SBA.

The SBA has also established a table of size standards, matched to North American Industry Classification System industries, used to determine eligibility for SBA programs and small business preferences for federal government contracts.

See more at: http://www.sba.
gov/services/, then click on "Size Standards"
under the "Contracting Opportunities"
menu across the bottom.

Size Determination

The Size Determination Program, administered by SBA's six government contracting area offices, ensures that only small firms receive contracts and other benefits reserved exclusively for small business. When a firm's claim that it is small is challenged, the SBA determines if the firm does, in fact, meet established SBA size standards. Size determinations may also be made when requested in connection with other federal small business programs.

Additional information is available at the above "Size Standards" site.

SMALL BUSINESS VENDOR DATABASE

As part of the Integrated Acquisition Environment Initiative, the SBA works with the General Services Administration and Department of Defense to provide a database of vendors, including small business. The Central Contractor Registration System is the primary gateway vendor and grantee database for the federal government. CCR collects, stores and disseminates data to support agency acquisition and grants missions. Both current and potential federal government vendors and grantees are required to register in CCR to receive federal contracts or grants. Vendors are required to complete a one-time registration to provide basic information relevant to procurement, grant and financial transactions.

Vendors must update or renew their registration at least once a year to maintain an active status. The SBA provides the CCR with authoritative source information regarding certifications under 8(a) Business Development, HUBZone and Small Disadvantaged Business programs and provides the small business size status against each North American Industry Classification code listed in a registrant's profile.

SBA maintains the Dynamic Small Business Search function of the CCR. Businesses profiled on the DSBS can be searched by NAICS codes, keywords, location, quality certification, bonding level



business type, ownership, SBA certification, and by women, minority, veteran and service-disabled veteran ownership. The DSBS serves as a marketing tool for small businesses because the business profiles in the DSBS include information from SBA's files and other available databases plus additional business and marketing information on individual firms.

To search the DSBS for small businesses, click on: http://dsbs.sba.gov/dsbs/search/dsp_dsbs.cfm or select the "Dynamic Small Business Search" at the CCR Web site at: http://www.ccr.gov.

Registration in the DSBS is through the CCR. For more information on CCR, or to register, click the CCR Web site. Before registering in CCR, go to the top of the Web page and download the handbook which contains data for a successful registration. Central Contractor Registration (CCR)

www.ccr.gov

Commercial and Government Entity (CAGE) Code

CAGE Code identify contractors doing business with Federal Government. 888-227-2423 http://ccr.dlis.dla.mil Please Delete This

Dun & Bradstreet Data Universal Numbering System (DUNS)

Internationally recognized company identifier in electronic data interchange and global electronic commerce transactions. Required for Federal Government contracting: 888–814–1435 www.dnb.com/us

SUB-NET

Prime contractors use SUB-Net to post subcontracting opportunities. Small businesses can review this Web site to identify opportunities in their area(s) of expertise. While the Web site is designed primarily as a place for large businesses to

post solicitations and notices, it is also used by federal agencies, state and local governments, nonprofit organizations, colleges and universities, and even foreign governments for the same purpose.

The Web site has shifted the traditional marketing strategy from the shotgun approach to one that is more focused and sophisticated. Instead of marketing blindly to hundreds of prime contractors, with no certainty that any given company has a need for their product or service, small businesses can now use their resources (saving time and money) to identify concrete, tangible opportunities and then submit bids/proposals targeting these potential subcontracting opportunities.

SUB-Net is available at the SBA Web site by visiting:

http://web.sba.gov/subnet

HUBZONE PROGRAM

The Historically Underutilized Business Zone Program stimulates economic development and creates jobs in urban and rural communities by providing federal contracting assistance to small businesses.

The HUBZone program establishes preferences for award of federal contracts to small businesses located in historically underutilized business zones.

In general, small businesses may obtain HUBZone certification by employing staff who live in a HUBZone and maintaining a "principal office" in one of these specially designated areas.

SBA is responsible for:

- Determining whether or not individual concerns are qualified HUBZone small business concerns, and therefore eligible to receive HUBZone contracts;
- Maintaining a list of qualified HUBZone small business concerns for use by acquisition agencies in awarding contracts under the program; and
- Adjudicating protests and appeals of eligibility to receive HUBZone contracts.

To qualify for the program, a business must meet the following criteria:

- It must qualify as a small business by SBA size standards;
- Its principal office must be located within a HUBZone, which includes lands on federally recognized Indian reservations and covered by phrase "Indian Country";
- It must be owned (at least 51 percent) by one or more U.S. citizens, Community Development Corporation, an agricultural cooperative, an Indian tribe; and
- At least 35 percent of its employees must reside in a HUBZone.

Existing businesses that choose to move to qualified areas are eligible. To fulfill the requirement that 35 percent of a HUBZone firm's employees reside in a HUBZone, employees must live in a primary residence within that area for at least 180 days or be a currently registered voter in that area.

For additional information regarding the HUBZone Program, please visit: http://www.sba.gov/services/contractingopportunities/contracting/hubzone/index.html/.

ASSISTANCE FOR SMALL AND DISADVANTAGED BUSINESSES

8(a) Business Development Program

The SBA's Section 8(a) Business Development Program provides various forms of assistance (management and technical assistance, financial assistance, government contracting assistance and advocacy support) to foster the growth and development of businesses owned by socially and economically disadvantaged individuals. SBA assists these businesses, (during a nine-year tenure in the 8(a) Business Development Program), to gain access to the resources necessary to develop their businesses and improve their ability to compete in the mainstream of the American economy.

Business development assistance includes one-to-one counseling, training workshops, and other management and technical guidance required to expand into the federal government contracting arena.

The SBA enters into contracts with other federal agencies and subcontracts the performance of such contracts to 8(a) program participants.

Eligibility Criteria:

To participate in the 8(a) program, a business must be:

- · a small business concern
- owned by a U.S. citizen
- at least 51 percent unconditionally owned and controlled by one or more an individual(s) who qualify as socially and economically disadvantaged
- established for two full years before applying (or qualifying for a waiver of the two-year rule)

Social disadvantage:

Socially disadvantaged is defined as individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual capabilities. The following individuals are presumed to be

socially disadvantaged: Black Americans, Native Americans, Hispanic Americans, Asian Pacific Americans and Subcontinent Asian Americans. An individual who is not a member of one of the groups presumed to be socially disadvantaged must establish individual social disadvantage by a preponderance of the evidence. Anyone may apply for 8(a) Program certification.

For additional information regarding evidence of social disadvantage, please visit: http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html.

Economic disadvantage:

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free-enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business who are not socially disadvantaged.

Net worth:

For initial 8(a) Program certification, the net worth of an individual claiming disadvantage, must be less than \$250,000. For continued 8(a) Program eligibility after admission, net worth must be less than \$750,000. In determining such net worth, SBA will exclude the ownership interest in the applicant business and the equity in the primary residence.

Day-to-Day Management:

- Management and daily business operations must be controlled by the disadvantaged individual(s) upon whom eligibility is based.
- The individual(s) must have management or technical expertise.

For additional information on the 8(a) Business Development Program, please visit: http://www.sba.gov/aboutsba/sbaprograms/8abd/index.html.

Small Disadvantaged Business Certifications

To qualify as a small disadvantaged business, a firm must be owned and controlled by one or more individuals who are socially and economically disadvantaged. Congress has directed that individuals who are members of certain ethnic groups are presumed to be disadvantaged. Other persons, including women and persons of any race, can also qualify by establishing their disadvantaged status.

Firms seeking to be SDB-certified by SBA, may certify themselves for federal prime contracts and federal subcontracts without submitting any application to SBA for SDB certification.

To self-represent as small disadvantaged businesses, firms should:

- Update their Central Contractor Registration (CCR) profile, ensuring they select they are a self-certified Small Disdavantaged Business; and
- 2) Update their company's Online Representation and Certification Application specifically, 52.219-1(b)(2), where they would also check the box that they are a self-certified Small Disadvantaged Business.

Other than its list of certified 8(a) firms, SBA will no longer maintain a list of certified SDB firms. The 8(a) Business Development Program is not affected by this rule. Firms may continue to apply on-line for 8(a) Certification. Criteria for 8(a) certification differs from the criteria for SDB certification, as outlined in the eligibility requirements. Please review the 8(a) eligibility criteria and instructions (http://training.sba.gov:8000/assessment) before applying for SBA's 8(a) program.

Online 8(a)/SDB Application

The online 8(a)/SDB application allows small companies to apply for 8(a) Business Development certification directly from SBA's Web site. The 8(a)/SDB online application incorporates features including context sensitive help, real-time validation, printer-friendly versions and integrates with the CCR/DSBS.

You may access the electronic 8(a)/SDB application by visiting: https://sba8a.symplicity.com/applicants/guide

If you have difficulty with SBA's General Login System, please contact ITSecurity@sba.gov.

If you have difficulty with the Central Contractor Registration, please go to http://www.ccr.gov/help.asp for contact information.

If you are having difficulty with the Dynamic Small Business Search (DSBS), please contact the DSBS Help Desk at 202-205-9984 or e-mail PRONET@sbu.gov.

For 8(a) Business Development E-application, please contact 8ABD@sba.gov.

The Mentor-Protégé Program for 8(a) Participants

Through the SBA's Mentor-Protégé Program, 8(a) Program participants can receive in-depth business advice to assist them in becoming more competitive in obtaining federal government contracts. The SBA's Mentor-Protégé Program encourages private-sector relationships and broadens efforts to address the needs of clients in the 8(a) Program.

If you are an 8(a) participant, mentors can provide you with technical and management assistance, financial assistance in the form of equity investments or loans, subcontract support, and assistance in performing prime contracts through joint-venture arrangements with 8(a) businesses.

For more information, visit: http://www.sba.gov/services/contracting opportunities/bdp/8a/index.html.

MANAGEMENT AND TECHNICAL ASSISTANCE

SBA's Section 7(j) Management and Technical Assistance Program authorizes the SBA to enter into grants, cooperative agreements and contracts with public or private organizations to pay all or part of the cost of technical or management assistance for individuals or concerns eligible for assistance under sections: 7(a) (11), 7(j) (10), or 8(a) of the Small Business Act. Specifically, the following are eligible to receive management and technical assistance including businesses which qualify as small under 13CFR part 121 of this title: concerns located in urban or rural areas with high proportions of unemployed or low-income individuals, or which are owned by such lowincome individuals; and businesses eligible to receive 8(a) contracts.

The types of assistance available to eligible individuals through the Management and Technical Assistance Program include counseling and training in the areas of:

- Finance
- Management
- Accounting
- Bookkeeping
- · Marketing and presentation analysis
- Advertising
- · Loan packaging
- Proposal bid preparation
- Feasibility studies
- Industry specific technical assistance
- The identification and development of new business opportunities

More information is at:

http://www.sba.gov/aboutsba/sbaprograms/8abd/grantinfo/index.html

SERVICE-DISABLED VETERAN-OWNED SMALL BUSINESS

In 1999, public law established federal procurement opportunities for veterans and service-disabled veterans. In 2003, the Small Business Act established procurement vehicles for small businesses owned and controlled by service-disabled veterans.

Contracting officers may award a solesource or set-aside contract to a small business owned by a service-disabled veteran if

- The business is a responsible contractor able to perform the contract, and the contracting officer does not reasonably expect two or more small businesses owned and controlled by service-disabled veterans will submit offers.
- The anticipated award price of the contract (including options) won't exceed \$5.5 million in case of a contract opportunity assigned a North American Industry Classification System code for manufacturing; or
- \$3.5 million in the case of any other contract opportunity;
- In the estimation of the contracting officer, the contract award can be made at a fair and reasonable price.

Additionally, a contracting officer may award contracts after competition restricted to small business concerns owned and controlled by service-disabled veterans if the contracting officer reasonably expects two or more small businesses owned and controlled by service-disabled veterans will submit offers and that the award can be made at a fair market price.

Veterans and service-disabled veterans may participate in all SBA procurement programs. To determine your eligibility, contact your local veterans business development officer in your nearest SBA district office, visit the various program Web sites or contact the SBA's Office of Veterans Business Development at www.sba.gov/vets.

SMALL BUSINESS INNOVATION RESEARCH PROGRAM

The SBIR Program encourages small businesses to explore their technological potential by reserving a specific percentage of federal research and development funds for small businesses. The program serves to fund the critical startup and development stages for a technology and encourages commercialization of the technology, product or service. In turn, this stimulates the U.S. economy.

SBIR Requirements:

Small businesses must meet the following eligibility criteria to participate in the SBIR program.

Thank You

Many thanks to the men and women of the Alabama District Office of the U.S. Small Business Administration for helping fulfill the hopes and dreams of small businesses throughout our great state.



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- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S. or be a for-profit business concern that is at least 51 percent owned and controlled by another for-profit business concern that is at least 51 percent owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S.
- Be organized for profit.
- Principal researcher must be employed by small business.
- Company size cannot exceed 500 employees.

For more information on the SBIR Program visit **www.sbu.gov/services**, then scroll down the "Contracting Opportunities" menu along the bottom and click on "Contracting Program." From there, select "SBIR/STTR Programs" from the menu that appears on the right-hand side.

Participating Agencies:

Each year, the following eleven federal departments and agencies are required to reserve a portion of their R&D funds for award to small business: Departments of Agriculture; Commerce; Defense; Education; Energy; Health and Human Services; Homeland Security; Transportation; Environmental Protection Agency; National Aeronautics and Space Administration; and National Science Foundation.

SMALL BUSINESS TECHNOLOGY TRANSFER PROGRAM

This STTR program reserves a specific percentage of federal R&D funding for award to small business and nonprofit research institution partners. Small business has long been where innovation and innovators thrive. But the risk and expense of conducting serious R&D efforts can be beyond the means of many small businesses. Conversely, nonprofit research laboratories are instrumental in developing high-tech innovations. But frequently, innovation is confined to the theoretical, not the practical. STTR combines the strengths of both entities by introducing entrepreneurial skills to hightech research efforts. The technologies and products are transferred from the laboratory to the marketplace. The small business profits from the commercialization, which, in turn, stimulates the U.S. economy.

STTR Requirements:

Small businesses must meet the following eligibility criteria to participate in the STTR Program.

- Be 51 percent owned and controlled by one or more individuals who are U.S. citizens or permanent resident aliens in the U.S.
- Be organized for profit.
- Principal researcher need not be employed by small business.
- Small business must conduct at least 40 percent of the work.
- Company size cannot exceed 500 employees. (No size limit for nonprofit research institution).

The nonprofit research institution partner must also meet certain eligibility criteria:

- Be located in the United States and be one of the following:
- Nonprofit college or university.
- Domestic nonprofit research organization.
- Federally funded R&D center.
- The research institution must conduct at least 30 percent of the work.

Participating Agencies:

Each year the following five Federal departments and agencies are required by STTR to reserve a portion of their R&D funds for award to small business/nonprofit research institution partnerships: Department of Defense; Department of Energy; Department of Health and Human Services; National Aeronautics and Space Administration; and National Science Foundation.

Womenbiz

This website is the gateway for womenowned businesses selling to the federal government. It is organized to target the five specific stages that a woman business owner should go through as she explores whether the federal government is the right customer for her. Womenbiz is available at: www.womenbiz.gov.

GSA Schedule

GSA's Federal Supply Schedules, also known as Multiple Award Schedules (MAS), are contracts that allow federal customers to acquire more than 4 million services and products directly from more than 8,600 commercial suppliers. GSA Schedules cover vast array of commercial items - from office supplies and copier paper to systems furniture, from computers to laboratory equipment and services ranging from accounting to graphic design to landscaping. The Southwest Sunbelt Region serves customers in the states of Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee providing work environments, supplies, telecommunications and transportation services to Federal agencies.

This region facilitates the purchase of commercial products and services by other Federal agencies through GSA Schedules and IT contracts; manages a portfolio of Federal facilities including Federal Office Buildings and Courthouses and coordinates the disposal of Federal real property in the states of the Southeast Region and Delaware, Pennsylvania, West Virginia, and the parts of Maryland and Virginia not served by the National Capital Region. Small and minority businesses that wish to transact commerce with the Federal Government can receive assistance through this office.

General Services Administration (GSA)

77 Forsyth St., Ste. 600 Atlanta, GA 30303 404-331-3200 www.gsa.qov

Alabama Department of Transportation (ALDOT)

John Huffman Disadvantaged Business Enterprise (DBE) 1409 Coliseum Blvd. Montgomery, AL 36110 800-269-5081

State of Alabama Division of Purchasing

100 N. Union St., Ste. 6 Montgomery, AL 36104

TECH-NET

TECH-Net is an Internet-based database of information containing Small Business Innovation Research awards, Small Business Technology Transfer awards, Advanced Technology Program awards, and Manufacturing Extension Partners centers.

It is a search engine and electronic gateway of technology information and resources for and about small high-tech businesses. It is a tool for researchers, scientists, state, federal and local government officials, a marketing tool for small firms and a potential "link" to investment opportunities for investors and other sources of capital.

TECH-Net is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners, (e.g. small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities.

TECH-Net is available at: http://tech-net.sba.gov/index.cfm.

DISASTER RECOVERY

DISASTER ASSISTANCE

Knowing the Types of Assistance Available for Recovery



he disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses. SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters, businesses of all sizes and private, non-profit organizations following declared disasters. By law, neither governmental units nor agricultural enterprises are eligible.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

Physical Disaster Loans

Physical Disaster Loans are the primary source of funding for permanent rebuilding and replacement of uninsured or underinsured disaster damages to privately-owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, businesses of all sizes and private nonprofit organizations of all sizes. The loan limit for personal property (for homeowners and renters) is \$40,000 and the loan limits for real estate are \$200,000 for homeowners and \$2 million for businesses.

Economic Injury Disaster Loans

Economic injury disaster loans provide the necessary working capital until normal operations resume after a declared disaster. The law restricts economic injury disaster

loans to small businesses, small agricultural cooperatives and private nonprofit organizations of all sizes. The loan limit for economic injury, as a direct result of the disaster event, is \$2 million. These working capital loans are intended to be made to entities without credit elsewhere, as determined by SBA, to help pay ordinary and necessary operating expenses that would have been payable barring the disaster event. The limit for physical and EIDL loans combined is \$2 million.

In addition to disaster loans, the SBA also provides loan support to Military Reservists:

Military Reservist Economic Injury

Military Reservists Economic Injury Disaster Loans are available for up to \$2 million to assist eligible small businesses meet their ordinary and necessary operating expenses that they could have met, but are unable to meet, because an essential employee was "called up" to active duty in his/her role as a military reservist. These loans are intended to provide only the amount of working capital needed by a small business to pay its necessary obligations as they mature until operations return to normal after the essential employee is released from active military duty.

For all disaster loans, SBA can only approve loans to applicants having a credit history acceptable to SBA and who also show the ability to repay all loans. The terms of each loan are established in accordance with each borrower's ability to repay. The law

gives SBA several powerful tools to make disaster loans affordable: low-interest rates (around 4 percent), long-terms (up to 30 years), and refinancing of prior liens (in some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether each applicant does or does not have credit available elsewhere (the ability to borrow or use their own resources to overcome the disaster).

More information on all of SBA's disaster assistance programs is at: http://www.sba.gov/services/disasterassistance/index.html.

Disaster Preparedness

For small businesses, surviving a disaster doesn't begin with clearing the debris and returning to work.

Surviving begins long before the disaster strikes – with proper planning. Your planning should include insurance coverage, emergency power, company records, fire safety, medical emergencies, taking care of your employees and continuity planning – how your business will continue during and after the emergency or disaster.

Starting is as easy as clicking on the SBA's Disaster Preparedness Web site at: http://www.sba.gov/services/disasterassistan ce/disasterpreparedness/index.html. The site includes a wealth of information on the SBA's disaster recovery programs for homeowners and renters, and businesses of all sizes. There are articles on emergency planning for disasters, descriptions of SBA's programs, and links to government and industry Web sites with great planning information.

There is also a link to www.ready.gov, the Department of Homeland Security's Web site for home and business disaster planning.

Small- to medium-sized businesses are the most vulnerable in an emergency. A plan can help protect your company and enhance its potential to recover after an emergency.

The ready.gov site contains downloadable publications detailing the planning you'll need to stay in business after a disaster strikes. One publication, the Ready Business Mentoring Guide – User Edition, contains worksheets, checklists, testimonials and a sample emergency plan to use for study. You can order the publication or download it free.

Planning for a disaster is the best way of limiting its effects.

ADVOCACY

WATCHING OUT FOR YOU

The SBA is Your Voice in Washington



OFFICE OF ADVOCACY

The SBA's Office of Advocacy, the "small business watchdog" of the government, examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress, the President and federal appellate courts as friends of the court. Advocacy compiles and interprets statistics on small business and is the primary entity within the federal government to disseminate small business data.

Advocacy also funds outside research into small business issues and produces numerous publications to inform policy makers about the important role of small business in the economy and the impact of government policies on small business. In addition, the office monitors federal agency compliance with the Regulatory Flexibility Act — the law that requires agencies to analyze the impact of their proposed regulations on small entities (including small businesses, small governmental jurisdictions and small nonprofit organizations), and consider regulatory alternatives that minimize the economic burden on small entities.

Advocacy's mission is enhanced by a team of regional advocates, located in the SBA's 10 regions. They are Advocacy's direct link to small business owners, state and local government entities, and organizations that support the interests of small entities. The regional advocates help identify regulatory concerns of small business by monitoring the impact of federal and state policies at the grassroots level. Finally, the office is headed by the Chief Counsel for Advocacy who is appointed by the President and confirmed by the U.S. Senate.

Learn more about the Office of Advocacy at: www.sba.gov/advo.

OFFICE OF THE NATIONAL OMBUDSMAN

If excessive fines, penalties or unfair regulatory enforcement by federal agencies are problems for your small business, you have a voice in Washington, D.C., through the SBA's Office of the National Ombudsman.

The Ombudsman receives comments regarding federal regulatory enforcement from small business owners, nonprofit organizations and small government entities.

Comments are forwarded to federal agencies for review, and in some cases fines may be lowered or eliminated and decisions changed in favor of the small business owner. Each year the National Ombudsman files a report with the U.S. Congress on the responsiveness of federal agencies regarding their actions of regulatory and compliance enforcement on small businesses.

To request help, send the National Ombudsman a complete Federal Agency Comment Form. You may do this by fax at 202-481-5719; online at the Ombudsman's Web page: http://www.sba.gov/aboutsba/sbaprograms/ombudsman/index.html; or by mail at 409 Third Street S.W., Mail Code 2120, Washington, DC 20416.

The Ombudsman also coordinates 10 regional regulatory fairness boards which meet regularly to receive comments about federal regulations affecting small businesses.

Learn more about the National Ombudsman from the Web site above or call 888-REG-FAIR.

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MARKETING | ADVERTISING | PUBLIC RELATIONS

Other Sources of Assistance

INTERNATIONAL TRADE RESOURCES

Department of Commerce International Trade Division 950 22nd St. N., Ste. 707 Birmingham, AL 35203 205-731-1331 • 205-731-0076 Fax www.buyUSA.com/alabama

ALABAMA INTERNATIONAL TRADE CENTER (AITC)

The University of Alabama Brian Davis, Director P.O. Box 870396 Tuscaloosa, AL 35487-0396 205-348-7621 ● 205-348-6974 Fax aitc@ua.edu www.aitc.ua.edu

SUNBELT U.S. EXPORT ASSISTANCE CENTER

Ray Gibeau, Regional Manager International Trade Programs 75 Fifth St. N.W., Ste. 1055 Atlanta, GA 30308 404-897-6089 • 404-897-6085 Fax raymond.gibeau@sba.gov

EXPORT LEGAL ASSISTANCE NETWORK (ELAN)

http://www.export-legal-assistance.org/ Get the answers to your export legal questions from the Export Legal Assistance Network (ELAN). Exports can mean big profits for a small business. But when you're just starting out, tariffs, regulatory requirements, distributorship agreements and other legal matters can be a little intimidating. The Export Legal Assistance Network program can help you over these first hurdles.

EXPORT IMPORT BANK

811 Vermont Ave. N.W. Washington, D.C. 20571 202-565-3200 • 202-565-3210 Fax

FOREIGN TRADE ZONES

www.foreign-trade-zone.com

BIRMINGHAM FOREIGN TRADE ZONE #98

Office of Economic Development 710 20th St. N., 3rd Fl., City Hall Birmingham, AL 35203 205-254-2609 www.informationbirmingham.com

HUNTSVILLE FOREIGN TRADE 70NF #83

Huntsville-Madison County Airport Authority 2850 Wall Triana Hwy., Ste. 301 Huntsville, AL 35824 256-772-3105 • 256-772-3106 Fax

MOBILE FOREIGN TRADE ZONE #82

2062 Old Shell Rd. Mobile, AL 36607 251-471-6725 • 251-471-6727 Fax

ANNISTON FOREIGN TRADE ZONE #211

c/o Foreign Trade Zone Corporation P.O. Box 6241 Huntsville, AL 35824-0241 256-772-3105 (Huntsville)

MONTGOMERY FOREIGN TRADE ZONE #222

Montgomery Area Chamber of Commerce P.O. Box 79 Montgomery, AL 36101 334-834-5200

U.S. CUSTOMS

www.customs.gov

PORT DIRECTOR

U.S. Customs Service P.O. Box 320127 Birmingham, AL 35212 205-731-1464 • 205-731-8192 Fax

PORT DIRECTOR

U.S. Customs Service P.O. Box 6085 Huntsville, AL 35824 256-772-3404 • 256-772-3404 Fax

PORT DIRECTOR

U.S. Customs Service P.O. Box 2748 Mobile, AL 36652 251-441-5106 • 251-441-6061 Fax

Other Resources

STATE OF ALABAMA DIVISION OF PURCHASING

RSA Union Bldg. 100 North Union St., Ste. 192 Montgomery, AL 36104 334-242-7250

CONSUMER RESPONSE CENTER

Federal Trade Commission Consumer Response Center 600 Pennsylvania Ave. N.W., Rm. H-130 Washington, DC 20580 202-382-4357 • 202-362-2012 Fax

COUNCIL OF BETTER BUSINESS BUREAUS, INC.

1411 K St., N.W., 10th Fl. Washington, DC 20005-3404 http://www.bbb.org

CHIEF POSTAL INSPECTOR

222 S. Riverdale Plaza, Ste. 1250 Chicago, IL 60606 www.usps.com/websites/depart/inspect

DRUG FREE WORKPLACE

dandrew@inetdirect.net www.drugfreeworkplace.com

TREE PLANTING INFORMATION

Neil Letson, State Urban Forestry Coord. Alabama Cooperative Ext. System P.O. Box 302550 Montgomery, AL 36130-2550 334-240-9360 www.aces.edu/ucf nletson@aces.edu

ALABAMA NURSERY AND LANDSCAPE ASSOCIATION

James Harwell, Executive Director P.O. Box 9
Auburn, AL 36831

334-821-5148 • 334-821-9111 Fax www.alna.org

ALABAMA URBAN FORESTRY ASSOCIATION

205-226-7760 or 877-548-0440 Toll Free 205-226-3046 Fax www.info@aufa.com

ALABAMA FORESTRY COMMISSION

P. O. Box 302550 Montgomery, AL 36130 334-240-9300 • 334-240-9390 Fax 800-436-8568 TTY www.forestry.state.al.us

GENERAL CONTRACTORS

License Board

2525 Fairlane Dr.
Montgomery, AL 36116
334-272-5030 • 334-395-5336 Fax
www.genconbd.state.al.us

BUREAU OF INDIAN AFFAIRS

1849 C St. N.W. Washington, DC 20245 202-208-3711

NATIONAL ASSOCIATION OF SELF-EMPLOYED (NASE)

P.O. Box 612067, DFW Airport Dallas, TX 75261-2067 800-232-6273 www.nase.org

BISHOP STATE COMMUNITY COLLEGE

Small Business Institute for Safety and Health Training 351 N. Broad St. Mobile, AL 36603-5898 251-690-6801 www.bishop.edu The Institute assists small businesses in creating and maintaining a safe and healthy workplace. This program was designed to provide site-specific guidance to employers with fewer than 250 employees.

STATE HEALTH PLANNING AND DEVELOPMENT AGENCY

P.O. Box 303025

Montgomery, AL 36130-3025
334-242-4103 • 334-242-4113 Fax
www.shpda.state.al.us
To establish a nursing home, a
Certificate of Need must be obtained.

ALABAMA DEPARTMENT OF PUBLIC HEALTH

201 Monroe St., #1552 Montgomery, AL 36104 334-206-5200 www.adph.org

STATE OF ALABAMA DIVISION OF PURCHASING

100 N. Union St., Ste. 6 Montgomery, AL 36104

DIVISION OF ENFORCEMENT FEDERAL TRADE COMMISSION

600 Pennsylvania Ave. N.W. Washington, DC 20580 202-326-2222 ● 202-326-3197 Fax www.ftc.gov/bcp/rn To receive a 5-digit Registration Number (RN) for labels for textile manufacturing.

ALABAMA BAR ASSOCIATION

415 Dexter Ave.

Montgomery, AL 36104

334-269-1515 ◆ 334-261-6310 Fax

www.alabar.org

If you need assistance in obtaining an attorney.

FOR COMPANIES TO QUALIFY TO ACCEPT CREDIT CARDS CONTACT:

Visa/Mastercard - Bank of Account American Express 800-445-2639 Discover Card 800-347-6673

FOR AMERICAN WITH DISABILITIES ACT DOCUMENTS AND GENERAL INFO

800-514-0301 800-514-0383 (or for TDD access, use your local relay service) www.ada.gov

NATIONAL FEDERATION OF INDEPENDENT BUSINESS (NFIB)

Alabama State Director: Rosemary Elebash 7550 Halycom Summit Dr. Montgomery, AL 36117 334-264-2261 www.nfib.com

Regional Planning Commissions

The Regional Planning Commissions operate a revolving loan fund (RLF) for the purpose of assisting small business and industries in their start-up and expansion activities. The goal of the program is to create new jobs for citizens of Alabama. The RLF provides gap financing that is not available from commercial lenders. For more information, contact one of the following:

AL ASSOCIATION OF REGIONAL COUNCILS

Leigh Moore-Jones, State Director 5900 Carmichael Place Montgomery, AL 36117 334-277-2221 • 334-277-3899 Fax www.alarc.org

ALABAMA TOMBIGBEE REGIONAL COMMISSION

John Clyde Riggs, Director 107 Broad St. Camden, AL 36726 334-682-4234 • 334-682-4205 Fax

BIRMINGHAM REGIONAL PLANNING COMMISSION

2112 11th Ave. S. Birmingham, AL 35203 205-251-8139

CENTRAL ALABAMA REGIONAL PLANNING AND DEVELOPMENT COMMISSION

Bill Tucker, Executive Director 125 Washington Ave., 3rd Fl. Montgomery, AL 36104 334-262-4300 • 334-262-6976 Fax

EAST ALABAMA REGIONAL PLANNING AND DEVELOPMENT COMMISSION

Bill Curtis, Executive Director 1130 Quintard Ave., Ste. 300 P.O. Box 2186 Anniston, AL 36202 800-239-6741 or 256-237-6741 256-237-6763 Fax

LEE/RUSSELL COUNCIL OF GOVERNMENTS

Suzanne G. Burnette, Exe. Director 2207 Gateway Dr. Opelika, AL 36801 334-749-5264 • 334-749-6582 Fax

NORTH CENTRAL ALABAMA REGIONAL COUNCIL OF GOVERNMENTS

C. Ron Matthews, Executive Director P.O. Box C Decatur, AL 35602 256-355-4515 • 256-351-1380 Fax

NORTHWEST ALABAMA COUNCIL OF LOCAL GOVERNMENTS

Keith Jones, Executive Director P.O. Box 2603 Muscle Shoals, AL 35662 256-389-0555 ◆ 256-389-0599 Fax

SOUTH ALABAMA REGIONAL PLANNING COMMISSION

Russ Wimberly, Director 110 Beauregard St./P.O. Box 1665 Mobile, AL 36602 251-433-6541 • 251-433-6009 Fax

SOUTH CENTRAL ALABAMA DEVELOPMENT COMMISSION

Tyson Howard, Executive Director 5900 Carmichael Place Montgomery, AL 36117 334-244-6903 • 334-270-0038 Fax thoward@adss.state.al.us

SOUTHEAST ALABAMA REGIONAL PLANNING AND DEVELOPMENT COMMISSION

Thomas B. Solomon, Executive Director P.O. Box 1406 Dothan, AL 36302 334-794-4093 • 334-794-3288 Fax

TOP OF ALABAMA REGIONAL COUNCIL OF GOVERNMENTS

Bob Culver, Executive Director 5075 Research Dr. Huntsville, AL 35805 256-830-0818 • 256-830-0843 Fax

WEST ALABAMA PLANNING AND DEVELOPMENT COUNCIL

Robert B. Lake, Executive Director 4200 Hwy. 69 N., Ste. 1 Northport, AL 35473 205-333-2990 • 205-333-2713 Fax

Small Business Incubators

Small business incubators, which provide comprehensive support to companies in their start-up stages, help entrepreneurs achieve their dreams and help communities develop more vibrant economies. The incubation process begins with an analysis of what a company needs and ends with that company "graduating" to become solid and independent. In between, the company receives tailor-made services that point it toward success. For additional information, contact one of the following:

AUBURN CENTER FOR DEVELOPING INDUSTRIES

Peggy Hinson, Manager 1500 Pumphrey Ave. Auburn, AL 36832 334-501-7300 phinson@auburnalabama.org

BESSEMER BUSINESS CENTER

Devron Veasley, Director 1020 9th Ave. S.W. Bessemer, AL 35022 205-481-2000 ◆ 205-481-2100 Fax dveasley@mindspring.com www.bessemeral.org/BBIS.html

BESSEMER BUSINESS INCUBATION CENTER

The Downtown Entrepreneurial Center Devron Veasley, Director 401 19th St. N. Bessemer, AL 35020 205-481-4800 • 205-481-4801 Fax dveasley@mindspring.com www.bessemeral.org/BBIS. html

BEVILL STATE COMMUNITY COLLEGEJasper Campus

Kim Ennis 1411 Indiana Ave. Jasper, AL 35501 205-387-0511 • 205-387-5191 Fax rgreen@bscc.edu

BUSINESS INNOVATION CENTER

Lynn Stacey, Executive Director 1301 Azalea Rd. Mobile, AL 36693 251-660-7002 • 251-660-7004 Fax ceebic@ceebic.org www.ceebic.org

BIZTECH BUSINESS TECHNOLOGY DEV. CENTER, INC.

Dick Reeves, President 515 Sparkman Dr. Huntsville, AL 35816 256-704-6000 • 256-704-6002 Fax info@biztech.org www.biztech.org

DECATUR BUSINESS INCUBATOR

Jim Gregory, Executive Director 1629 4th Ave. S.W. Decatur, AL 35601 256-351-7563 • 256-351-7984 Fax dbi@decatur-al.gov www.decaturincubator.com

ENTREPRENEURIAL CENTER

Susan Matlock, President
110 12th St. N.
Birmingham, AL 35203
205-250-8000 • 205-250-8013 Fax
smatlock@entrepreneurialctr.com
www.entrepreneurialctr.com

MONTGOMERY AREA SMALL BUSINESS INCUBATOR

Douglas Jones, Director 600 S. Court St. Montgomery, AL 36101 334-832-4790 • 334-240-6869 Fax djones@montgomerychamber.com www.montgomeryincubator.org

NORTHEAST ALABAMA ENTREPRENEURIAL SYSTEM

Giles McDaniel, Executive Director 1400 Commerce Blvd., Ste. 1 Anniston, AL 36207 256-831-5215 • 256-831-8728 Fax giles@neaes.org www.neaes.org

OZARK TECHNOLOGY CENTER (OTC)

Robin Beasley, Assistant Econ. Director 3269 U.S. Hwy. 231 S. Ozark, AL 36360 334-774-4539 Fax otcdirector@ozarkalabama.org www.ozarkalabama.org

SHOALS COMMERCIAL CULINARY CENTER

Sherry Campbell, Director 610 W. College St. Florence, AL 35630 256-764-0044 • 256-764-5999 Fax scampbell@shoalsec.com http://www.shoalsec.com

SHOALS ENTREPRENEURIAL CENTER (SEC)

H. Giles McDaniel, Executive Director 3115 Northington Ct. Florence, AL 35630 256-760-9014 • 256-740-5530 Fax jdavis@shoalsec.com www.shoalsec.com

SHOALS ENTREPRENEURIAL CENTER - DIGITAL ARTS SHOALS COMPLEX

Jerry Davis, Director
501 Little Rock Ave.
Sheffield, AL 35660
256-314-1750 • 256-314-1751 Fax
jdavis@shoalsec.com
www.shoalsec.com

SHOALS ENTERPENEURIAL CENTER – JERRY W. DAVIS COMPLEX FOR MANUFACTURING

4002 Helton Dr. Florence, AL 35630 www.shoalsec.com

THE INNOVATION CENTRE, INC.

George Alford, Director 4344 Alabama Hwy. 41 Selma, AL 36701 334-418-0005 ● 334-418-0010 Fax galford@alfordandassoc.com

BALDWIN COUNTY INCUBATOR

Bob Higgins, Director P.O. Box 1340 Robertsdale, AL 36567 251–947-2445 or 800-947-2445 251–947-4229 Fax info@baldwinincubator.com www.baldwinincubator.com

State Resources

ALABAMA DEPARTMENT OF ECONOMIC AND COMMUNITY AFFAIRS (ADECA) Bill Johnson, Director

Center for Commerce Bldg.
401 Adams Ave., Ste. 580
P.O. Box 5690
Montgomery, AL 36103-5690
334-242-5591 • 334-242-5099 Fax
office.of.the.director@adeca.state.al.us
www.adeca.state.al.us

ALABAMA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT

Onis "Trey" Glenn III, Director 1400 Coliseum Blvd. (36110-2059) P.O. Box 301463 Montgomery, AL 36130-1463 334-271-7700 • 334-271-7950 Fax www.adem.state.al.us

ALABAMA STATE EMPLOYMENT SERVICE

Industrial Relations Bldg. 649 Monroe St., Rm. 2813 Montgomery, AL 36131 334-242-8003 • 334-242-8012 Fax www.es.dir.alabama.gov

ALABAMA INFORMATION TECHNOLOGY

Byron McCain, Executive Director P.O. Box 130220 Birmingham, AL 35213 205-802-7551 • 205-802-7553 Fax byron.mccain@alabama-infotech.org www.alabama-infotech.org

BETTER BUSINESS BUREAU

P.O. Box 55268
Birmingham, AL 35255-5268
205-558-2222 ● 205-558-2239 Fax info@birmingham-al.bbb.org
http://www.birmingham-al.bbb.org
Serving Central Alabama and the Wiregrass Area.

BETTER BUSINESS BUREAU

500 12th St. (31901)/P.O. Box 2587 Columbus, GA 31902-2587 706-324-0712 • 706-324-2181 Fax info@columbus-ga.bbb.org http://www.columbus-ga.bbb.org Serving West Georgia, East Alabama and Southwest Georgia.

BETTER BUSINESS BUREAU

Dothan Branch Office 118 Woodburn Dothan, AL 36305 334-794-0492 • 334-794-0659 Fax www.birmingham-al.bbb.org

BETTER BUSINESS BUREAU

P.O. Box 383 Huntsville, AL 35804-0388 256-533-1640 • 256-533-1177 Fax info@northalabama.bbb.org http://www.northalabama.bbb.org/ Serving Northern Alabama.

BETTER BUSINESS BUREAU

3361 E. Cottage Hill Rd.
Mobile, AL 36606
P.O. Box 91419
Mobile, AL 36691-1419
info@bbbsouthal.org
251-433-5494 ● 251-438-3191 Fax
http://www.bbbsouthal.org
Serving Southern Alabama.

BETTER BUSINESS BUREAU

Montgomery Branch Office 500 Eastern Blvd., Ste. 128 Montgomery, AL 36117 334-273-5530 ◆ 334-273-5546 Fax www.bbb.org

Consumer Affairs

CONSUMER PROTECTION

800-392-5658

OFFICE OF CONSUMER AFFAIRS DIVISION

334-242-7334 Minority Resources

CENTRAL ALABAMA AFRICAN AMERICAN CHAMBER OF COMMERCE

2324 Second Ave. N., Ste. 100 Birmingham, AL 35203 205-323-1877

NORTH ALABAMA AFRICAN AMERICAN CHAMBER OF COMMERCE

225 E. Spragins St. Huntsville, AL 35801 256-564-7574 • 256-564-7344 Fax www.thenaaacc.org

URBAN LEAGUE OF BIRMINGHAM

1229 3rd Ave. N.
Birmingham, AL 35203
205-326-0162 • 205-521-6951 Fax
burbanleag@aol.com
www.birminghamurbanleague.net

ALABAMA DEPARTMENT OF TRANSPORTATION

John Huffman, Coordinator
Disadvantaged Business Enterprise (DBE)
1409 Coliseum Blvd.
Montgomery, AL 36130-3050
334-242-6534 ◆ 334-263-7586 Fax
thomasc@dot.state.al.us
www.dot.state.al.us/

ALABAMA INDIAN AFFAIRS COMMISSION

Eloise Josey, Executive Director 777 Lawrence St., Ste. 102 Montgomery, AL 36104 334-242-2831 • 334-240-3408 Fax aiac@mindspring.com www.aiac.state.al.us

OFFICE OF MINORITY BUSINESS ENTERPRISE (OMBE) STATE OF ALABAMA

David Barley, Supervisor 401 Adams Ave./P.O. Box 5690 Montgomery, AL 36103-5690 800-447-4191 • 334-242-4203 Fax www.adeca.state.al.us

SOUTH REGIONS MINORITY BUSINESS COUNCIL

Scott Vowels, Executive Director 4715 Alton Ct. Birmingham, AL 35210 205-957-1882 or 205-957-1883 205-957-2114 Fax info@srmbc.org www.srmbc.org

Chambers of Commerce

Chambers of Commerce serve as a central location where the local small business community may obtain information, publications and contact information. For more information check listing of area Chambers or visit: www.chamberofcommerce.com.

ABBEVILLE CoC

P.O. Box 202 Abbeville, AL 36310-0202 334-585-2273

ALABAMA GULF COAST AREA CoC

P.O. Drawer 3869 Gulf Shores, AL 36547 251-968-6904 • 251-968-5332 Fax mberson@gulftel.com www.alaqulfcoastchamber.com

ALBERTVILLE CoC

316 E. Sand Mountain Dr./P.O. Box 1457 Albertville, AL 35950 256-878-3821 • 256-878-3822 Fax Albertvillechamber@charter.net

ALEXANDER CITY/LAKE MARTIN AREA

120 Tallapoosa St./P.O. Box 926 Alexander City, AL 35011 256-234-3461 • 256-234-0094 Fax www.alexandercity.org

ALICEVILLE AREA CoC

P.O. Drawer A
Aliceville, AL 35442
205-373-2820 • 205-373-8692 Fax
commerce@pickens.net
www.pickens.net/commerce

ANDALUSIA AREA CoC

P.O. Box 667 Andalusia, AL 36420-0667 334-222-2030 • 334-222-7844 Fax dreeves@andalusiachamber.com

ARAB CoC

P.O. Box 626 Arab, AL 35016 256-586-3138 • 256-586-0233 Fax arabchamber@charter.net www.arabalabama.org

ASHFORD AREA CoC

P.O. Box 463 Ashford, AL 36312 334-899-4769 • 334-899-3033 Fax

GREATER LIMESTONE COUNTY CoC

P.O. Box 150 Athens, AL 35612 256-232-2600 • 256-232-2609 Fax alcc@pcIngt.net www.tourathens.com

ATMORE CoC

501 S. Pensacola Ave. Atmore, AL 36502-2953 251-368-3305 ● 251-368-0800 Fax atmoreal@frontiernet.net Web: www.atmorechamber.com

AUBURN CoC

P.O. Box 1370 Auburn, AL 36831-1370 334-887-7011 • 334-821-5500 Fax www.auburnchamber.com info@auburnchamber.com

BAYOU LA BATRE CoC

P.O. Box 486 Bayou La Batre, AL 36509 251-824-4088 • 251-824-4133 Fax www.gulfinfo.com/bayoulabatre

BESSEMER AREA CoC

321 N. 18th St.(35020)/P.O. Box 648 Bessemer, AL 35021 205-425-3253 • 205-425-4979 Fax mmilan1@bellsouth.net www.bessemerchamber.com

BIBB COUNTY CoC

P.O. Box 25 Centreville, AL 35042 205-926-5222 • 205-926-5221 Fax bibbco@dbtech.net www.bibbco@dbtech.net

BIRMINGHAM REGIONAL CoC

505 20th St. N., 2nd Fl. Birmingham, AL 35203 205-241-8136 • 205-241-8138 Fax www.birminghamchamber.com

BLOUNT COUNTY/ONEONTA CoC

227 2nd Ave. E. Oneonta, AL 35121-1487 205-274-2153 • 205-274-2099 Fax www.blountoneontachamber.org

BOAZ CoC

P.O. Box 563 Boaz, AL 35957 256-593-8154 • 256-593-1233 Fax www.boazchamberofcommerce.com

BREWTON CoC

101 B Douglas Ave.
Brewton, AL 36426
251-867-3224 • 251-809-1793 Fax
www.brewtonchamber.com

CALERA CoC

Hwy. 31/P.O. Box 445 Calera, AL 35404 205-668-3023 ● 205-668-3023 Fax info@calerachamber.org www.calerachamber.org

CALHOUN COUNTY CoC

1330 Quintard Ave. Anniston, AL 36202 256-237-3536 ● 256-237-0126 Fax www.calhounchamber.com

CENTRAL BALDWIN CoC

P.O. Box 587 Robertsdale, AL 36567 251-947-5932 • 251-947-2626 Fax cbchamber@gulftel.com www.cbchamber.org

THE CHAMBER OF COMMERCE OF WALKER COUNTY

204 19th St. E., Ste. 101 Jasper, AL 35501 205-384-4571 • 205-384-4901 Fax walkcham@sonet.net www.walkerchamber.us

CHAMBER OF COMMERCE OF WEST AL

2200 University Blvd. Tuscaloosa, AL 35402 205-758-7588 ● 205-391-0565 Fax www.tuscaloosachamber.com

CHEROKEE COUNTY CoC

P.O. Box 86 Centre, AL 35960 256-927-8455 • 256-927-2768 Fax www.cherokee-chamber.org

CHICKASAW CoC

P.O. Box 11421 Chickasaw, AL 36671 251-456-4751 www.ci.chickasaw.al.us/content/commerce

CHILDERSBURG CoC

805 3rd St. S.W./P.O. Box 527 Childersburg, AL 35044 256-378-5482 • 256-378-5833 Fax chamber1540@aol.com www.childersburg.com

CHILTON COUNTY CoC

500 5th Ave. N./P.O. Box 66 Clanton, AL 35046-0066 205-755-2400 • 205-755-8444 Fax info@chiltoncountychamber.com www.chiltoncountychamber.com

CITRONELLE AREA CoC

8175 State St.
Citronelle, AL 36522
251-866-7733 • 251-866-7982 Fax
info@citronellechamber.com
www.citronellechamber.com

CLAY COUNTY CoC

P.O. Box 85 Lineville, AL 36266 256-396-2828 • 256-396-5532 Fax www.claycochamber.com

CLEBURNE COUNTY CoC

P.O. Box 413 Heflin, AL 36264 256-463-2222 • 256-463-3982 Fax Aberry@nti.net

CULLMAN AREA CoC

P.O. Box 1104 Cullman, AL 35056-1104 256-734-0454 • 256-737-7443 Fax www.cullmanchamber.org cullman@corrcomm.net

DADEVILLE AREA CoC

185 S. Tallassee St., Ste. 103 Dadeville, AL 36853 256-825-4019 • 256-825-0547 Fax www.dadeville.com

DALEVILLE CoC

P.O. Box 688
Daleville, AL 36322
334-598-6331 • 334-598-2333 Fax
www.dalevilleal.com

DECATUR MORGAN COUNTY CoC

515 6th Ave. N.E. Decatur, AL 35602-2003 256-353-5312 • 256-353-2384 Fax www.dcc.org

DEMOPOLIS AREA CoC

102 E. Washington St./P.O. Box 667 Demopolis, AL 36762 334-289-0270 • 334-289-1382 Fax www.demopolischamber.com

DOTHAN AREA CoC

102 Jamestown Blvd./P.O. Box 638 Dothan, AL 36302 334-792-5138 or 800-221-1027 334-794-4796 Fax www.dothan.com

EAST WALKER COUNTY CoC

P.O. Box 188 Sumiton, AL 35148 205-255-0202 cheevee@bellsouth.net

EASTERN SHORE CoC

327 Fairhope Ave. Fairhope, AL 36532-2317 251-928-6387 • 251-928-6389 Fax www.eschamber.com

ELBA CoC

200 Buford St. Elba, AL 36323 334-897-3125 • 334-897-1762 Fax elbaalabama.net www.ecc@alaweb.com

ENTERPRISE CoC

P.O. Box 310577 Enterprise, AL 36331–0577 334–347–0581 • 334–393–8204 Fax www.enterprisealabama.com

EUFAULA/BARBOUR COUNTY CoC

333 E. Broad St.
Eufaula, AL 36072
334-687-6664 • 334-687-5240 Fax
800-524-7529 Toll Free
ebcchamber@bellsouth.net
www.eufaula-barbourchamber.com

EUTAW AREA CoC

110 Main St./P.O. Box 31 Eutaw, AL 35462 205-372-9002 ◆ 205-372-9974 Fax www.greenecountyalabama.com

EVERGREEN/CONECUH COUNTY AREA

CoC

100 Depot Sq. Evergreen, AL 36401 251-578-1000

FAIRFIELD CoC

P.O. Box 213 Fairfield, AL 35064

FAYETTE AREA CoC

P.O. Box 247 Fayette, AL 35555 205-932-4587

FLOMATON-CENTURY CoC

P.O. Box 632 Flomaton, AL 36441 251-296-2431 City Hall 251-296-1930 Fax

FORT DEPOSIT CoC

P.O. Box 162 Fort Deposit, AL 36032 334-227-4242 • 334-227-4272 Fax

FORT PAYNE CoC

P.O. Box 680125 Fort Payne, AL 35968-0125 256-845-2741 • 256-845-5849 Fax www.fortpayne.com

FRANKLIN COUNTY CoC

P.O. Box 44
Russellville, AL 35653
256-332-1760 • 256-332-1740 Fax
www.franklincountvchamber.org

GADSDEN AREA CoC

P.O. Box 185 Gadsden, AL 35902 256-543-3472 • 256-543-9887 Fax 800-238-6924 Toll Free www.gadsdenchamber.com

GREATER GARDENDALE CoC

2109 Moncrief Rd., Ste. 115 Gardendale, AL 35071 205-631-9195 • 205-631-9034 Fax gdalechamber@mindspring.com www.gardendalechamberofcommerce.com

GORDO AREA CoC

P.O. Box 33 Gordo, AL 35466 205-364-7870 (answering machine) 205-364-7383 Fax

GREATER GENEVA AREA CoC

P.O. Box 477 Geneva, AL 36340 334-684-6582 • 334-684-2943 Fax geneva_chamber@entercomp.com www.entercomp.com/users/geneva_chamber/

GREATER IRONDALE CoC

1912 First Ave. S. Irondale, AL 35210 205-956-3104 • 205-956-5964 Fax www.irondalechamber.org

LEEDS AREA CoC

8345 Thornton Ave. Leeds, AL 35094-0900 205-699-5001 • 205-699-5001 Fax leedschamber@alltel.net www.leedsalabama.com/chamber_of_commerce.htm

GREATER PELL CITY CoC

1618 Cogswell Ave., Ste. 105 Pell City, AL 35125 205-338-3377 ● 205-338-1913 Fax www.cityofpellcity.com

GREATER SHELBY COUNTY CoC

1301 Cnty. Srvs. Dr.
Pelham, AL 35124-0324
205-663-4542 • 205-663-4524 Fax
info@shelbychamber.org
www.shelbychamber.org

GREATER TALLADEGA AREA CoC

P.O. Drawer A
Talladega, AL 35160
256-362-9075 • 256-362-9093 Fax
sitemail@talladegachamber.com
www.talladegachamber.com

GREATER VALLEY AREA CoC

P.O. Box 205 Lanett, AL 36863 334-642-1411 • 334-642-1410 Fax www.greatervalleyarea.com

GREENVILLE AREA CoC

1 Depot Sq. Greenville, AL 36037 334-382-3251 • 334-382-3181 Fax

GROVE HILL AREA CoC

P.O. Box 567 Grove Hill, AL 36451 251-275-4188 • 251-275-2278 Fax

HALEYVILLE AREA CoC

P.O. Box 634 Haleyville, AL 35565-1813 205-486-4611 • 205-486-2984 Fax www.haleychamber.org

HAMILTON CoC

422 2nd St./P.O. Box 1168 Hamilton, AL 35570-1168 205-921-7786 • 205-921-2220 Fax

HARTSELLE AREA CoC

110 Railroad St. S.W./P.O. Box 817 Hartselle, AL 35640 256-773-4370 • 256-773-4379 Fax hartsell@hiwaay.net www.hartsellechamber.com

HEADLAND CoC

P.O. Box 236 Headland, AL 36345-0236 334-693-3303 headlandchamber@centurytel.net

HOMEWOOD CoC

c/o Homewood Public Library 1721 Oxmoor Rd. Homewood, AL 35209 205-871-5631 • 205-871-5632 Fax www.homewoodchamber.org

HOOVER CoC

3659 Lorna Rd., Ste. 165 Hoover, AL 35216 205-988-5672 • 205-988-8383 Fax www.hooverchamber.org

HUEYTOWN AREA CoC

2058-A High School Rd./P.O. Box 3356 Hueytown, AL 35023 205-491-8039 • 205-491-7961 Fax www.hueytown.org/chamber.htm

HUNTSVILLE/MADISON COUNTY CoC

225 Church St. N.W./P.O. Box 408 Huntsville, AL 35804-0408 256-535-2000 • 256-535-2015 Fax hcc@hsvchamber.org www.hsvchamber.org

JACKSON COUNTY AREA CoC

500 Commerce St.
Jackson, AL 36545
251-246-3251 • 251-246-3213 Fax
jacksonchamber@earthlink.net

LAKE GUNTERSVILLE CoC

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LAWRENCE COUNTY CoC

P.O. Box 325 Moulton, AL 35650 256-974-1658 • 256-974-2400 Fax www.lawrenceal.com lcc@hiwaay.net

MILLBROOK AREA CoC

P.O. Box 353 Millbrook, AL 36054 334-285-0085 • 334-285-9854 Fax www.millbrookchamberofcommerce.com

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P.O. Box 2187 Mobile, AL 36652-2187 251-433-6951 • 251-432-1129 Fax www.mobilechamber.com

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P.O. Box 214 Monroeville, AL 36461 251-743-2879 • 251-743-2189 Fax www.monroecountyal.com

MONTEVALLO CoC

720 Oak St. Montevallo, AL 35115 205-665-1519 www.montevallocc.org

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P.O. Box 79 Montgomery, AL 36101 334–834-5200 • 334–265-4745 Fax www.montgomerychamber.com

MOUNTAIN BROOK CoC

3928 Montclair Rd., Ste. 128 217 County Club Park/PMB 432 Mountain Brook, AL 35213 205-871-3779 • 205-871-6678 Fax mtnbrookchamber@mindspring.com

NORTH BALDWIN CoC

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Bay Minette, AL 36507
251-937-5665 • 251-937-5670 Fax
www.northbaldwinchamber.com

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P.O. Box 148 Opp, AL 36467-0148 334-493-3070 • 334-493-1060 Fax www.oppchamber.com

OZARK AREA CoC

294 Painter Ave.
Ozark, AL 36360
334-774-9321 or 800-582-8497
334-774-8736 Fax
ozarkcc@snowhill.com

PERRY COUNTY CoC

P.O. Box 95 Marion, AL 36756 334-683-9622 pinebelt.net/~pcchamber/index2.html

PHENIX CITY/RUSSELL COUNTY CoC

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PIKE COUNTY CoC

P.O. Box 249 Troy, AL 36081 334-566-2294 • 334-566-2298 Fax www.pikecountychamber.com

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131 N. Court St. 334-365-7392 • 334-361-1314 Fax www.prattvillechamber.com

RAINSVILLE CoC

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RANDOLPH COUNTY CoC

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REFORM AREA CoC

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939 Hwy. 43 S. Saraland, AL 36571 251-675-4444 • 251-675-2307 Fax www.saralandcoc.com

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P.O. Box 973 Scottsboro, AL 35768 256-259-5500 • 256-259-4447 Fax www.sjcchamber.org

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SOUTH BALDWIN CoC

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Foley, AL 36536
251-943-3291 • 251-943-6810 Fax
chamber@southbaldwinchamber.com
www.southbaldwinchamber.com

SOUTH LAMAR AREA CoC

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SOUTH SHELBY CoC

P.O. Box 396 Columbiana, AL 35051 205-669-9075 • 205-669-1842 Fax soshelby@bellsouth.net

SPRINGVILLE AREA CoC

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SYLACAUGA CoC

P.O. Box 185 Sylacauga, AL 35150 256-249-0308 • 256-249-0315 Fax chamber@sylacauga.net www.sylacauga.net/chamber

TALLASSEE CoC

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Tallassee, AL 36078-1315
334-283-5151
chamber@tallassee.al.us
www.tallassee.al.us/chamber.htm

TARRANT/PINSON VALLEY CoC

145 Adams Ave. Tarrant, AL 35217 205-849-2803 • 205-849-2805 Fax

THOMASVILLE CoC

145 Adams Ave.
Thomasville, AL 36784
334-636-6623 • 334-636-6624 Fax
tvillecity@pinebelt.net
www.tvilecity.com

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5055 Caro Plantation Rd. Mobile, AL 36619 251-666-2846 • 251-666-2813 Fax

TRI-CITY CoC

1099 5th St., Ste. 100 Florala, AL 36442-1221 334-858-6252 • 334-858-6252 Fax tricity@gtcom.ne www.gtcom.net/~tricity/

TRUSSVILLE AREA CoC

225 Parkway Dr.
Trussville, AL 35173
205-655-7535 • 205-655-3705 Fax
trusscoc@hiwaay.com

TUSKEGEE AREA CoC

121 S. Main St. Tuskegee, AL 36083 334-727-6619 • 334-725-1801 Fax tachwa@earthlink.net

VERNON CoC

P.O. Box 336 Vernon, AL 35592 205-695-7718 • 205-695-1006 Fax

VESTAVIA HILLS CoC

P.O. Box 660793 Vestavia Hills, AL 35266-0793 205-823-5011 • 205-823-8974 Fax Chamber@vestviahills.org www.vestaviahills.org

WETUMPKA AREA CoC

P.O. Box 785 Wetumpka, AL 36092 334–567-4811 • 334–567-1811 Fax wacc@bellsouth.net www.wetumpkachamber.com

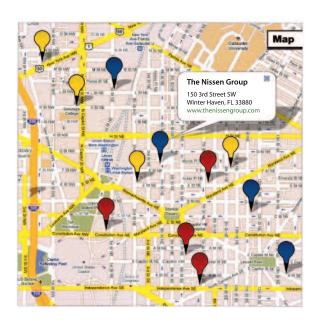
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